



NatWest

NatWest ClearSpend

Mobile User Guide



ClearSpend

NatWest ClearSpend Mobile User Guide	0
1 INTRODUCTION	3
1.1 Scope and Purpose	3
2 SYSTEM OVERVIEW	3
2.1 Mobile Device Compatibility	3
2.2 ClearSpend Mobile Application Installation	3
3 User types	3
3.1 Authorised signatory department head	3
3.2 Authorised signatory	4
3.3 User department head	4
3.4 User	4
4 Registration & Activation	4
4.1 Company registration	4
4.2 Company activation	6
4.3. User activation	10
5 ClearSpend Login	14
5.1 ClearSpend Mobile App Forget Password	15
6 More	16
6.1 Company Settings	17
6.1.2 Departments and users	18
6.1.2.1 Invite users	18
6.1.2.2 Add user without a card	18
6.1.2.3 Update users email address, department and role type	19
6.1.2.4 Disable users ClearSpend access	20
6.1.2.5 Add departments	21
6.1.2.6 Change a users department	21
6.1.2.7 Change a departments, department head.	22
6.1.3 Spending categories	23
6.1.4 Card controls	24
6.2 Settings	25
6.2.1 Change password	25
6.2.2 Change notifications	25

6.3 Terms and conditions	26
6.4 Application tour	27
6.5 Help	27
6.7 Log out	28
7 Home	28
8 Spending	31
8.1 Hierarchy	31
8.2 Transactions and balances	32
9 Management	33
9.1 Hierarchy	33
9.2 Lock card	34
9.3 Monthly credit limit	35
9.3.1 Temporary monthly credit limit	36
9.4 Spend Limits	38
9.4.1 Single transaction limit	38
9.4.2 Daily transaction limit	39
9.5 Merchant types	41
9.6 Replace PIN or Card	42
9.7 Report card lost or stolen	43
9.8 Unblock PIN	43
9.9 Close card	44
10 Notifications	45
10.1 Card control requests	46
10.2 Card control updates	47

1 INTRODUCTION

1.1 Scope and Purpose

This document describes the different features and functionality of the NatWest ClearSpend (ClearSpend) mobile application. While many of the same features and functions are available on the ClearSpend web application, there is a separate User Guide for web application.

2 SYSTEM OVERVIEW

2.1 Mobile Device Compatibility

The ClearSpend mobile application is compatible with the following device:

- Apple iPhone 5 and above
- Apple iOS 9.3 and above
- Android 4.4, 5, 6, 7 and 8 operating systems

2.2 ClearSpend Mobile Application Installation

1. Go to the Apple App Store or Google Play Store and search for NatWest ClearSpend.
 - a. Select **Install** to continue
 - b. Once installed open the App
 - c. Select **Allow** on the next three screens to enable the permissions

3 User types

3.1 Authorised signatory department head

The authorised signatory department head has full access to every aspect of the solution. Specifically, the authorised signatory department manager can view the organisations balance, transactions and declines. Set card controls and make card maintenance requests for other users in the organisation. Set up the department and sub department structure and add/manage other users in the organisation.

In addition to this an authorised signatory department head can also approve card control change request notifications and manage card control change updates for other users in the organisation.

3.2 Authorised signatory

The authorised signatory has full access to every aspect of the solution. Specifically, the authorised signatory can view the organisations balance, transactions and declines. Set card controls and make card maintenance requests for other users in the organisation. Set up the department and sub department structure and add/manage other users in the organisation.

3.3 User department head

The user department head is a standard user with the ability to view their own cards balance, transactions and declines. View their own card controls, request changes to their card controls and receive card control update notifications.

In addition to this, a user department head can also view the departments balance, transactions and declines. Set card controls and make card maintenance requests for other users in the department. Approve card control change request notifications and manage card control change updates for other users in the department. Set up the sub department structure, add/manage other users.

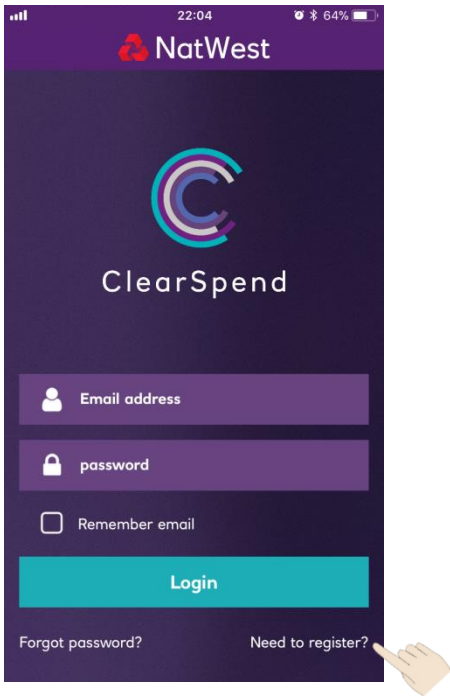
3.4 User

The user is a standard user with the ability to view their own cards balance, transactions and declines. View their own card controls, request changes to their card controls and receive card control update notifications.

4 Registration & Activation

4.1 Company registration

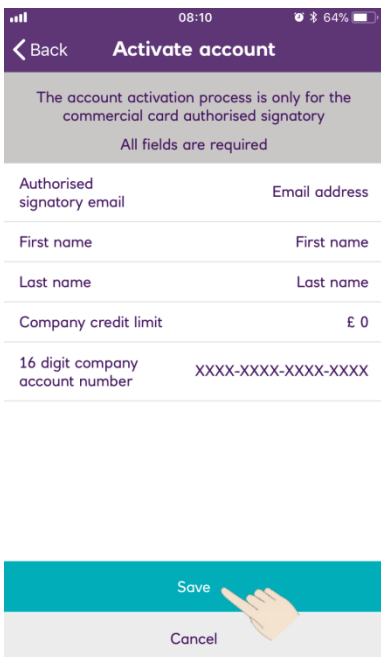
1. If you are new to the ClearSpend, you must first register the company and your User ID. To start the process, select **Need to register?** link in the bottom right.



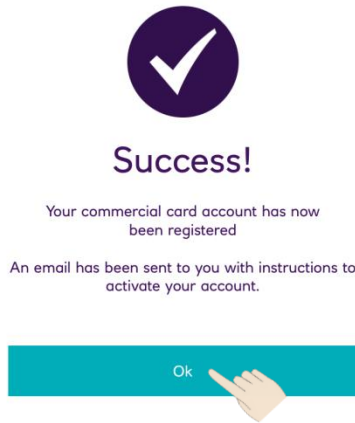
2. All fields are required to complete in the following screen:
 - Valid authorised signatory email address that was registered when you opened your commercial card account with NatWest (By registering this email, your user will have the role of authorised signatory for ClearSpend).
 - Credit card limit
 - Valid company account number (16 digits)

Once you completed the information, select the **Save** button.

This may take a while whilst we validate your information and setup your account.

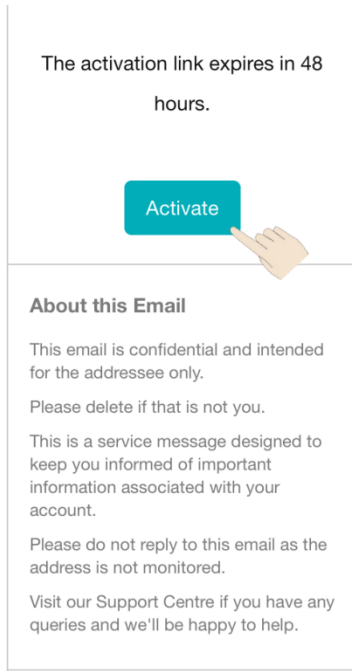


3. If the process is successful, you will see a success message confirming the activation email has been sent to your email address. You can proceed by selecting the **Ok** button to continue.

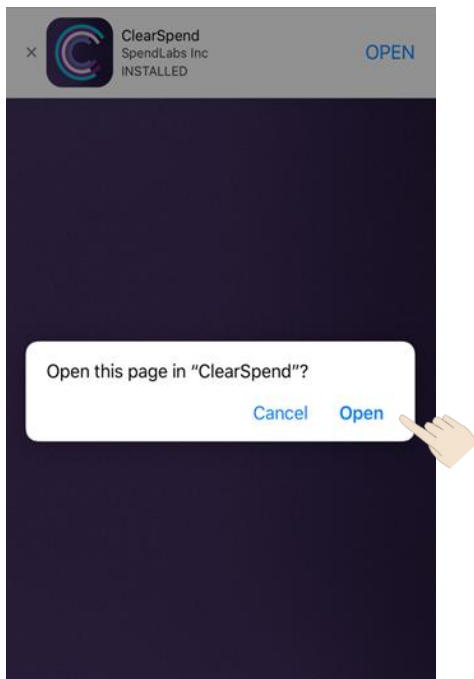


4.2 Company activation

1. After you select **Ok** from the Success message, check your email inbox for a Welcome to ClearSpend message. Scroll to the bottom and find the Activate link or button.



2. The next set of screens will allow you to complete the Activation process. Select **Open** when it asks if you want to “Open this page in “ClearSpend”? This will open the ClearSpend application.



3. The next step is to create a password for your User ID account. The password has a defined set of parameters which are as follows:

Minimum password length: 8 characters

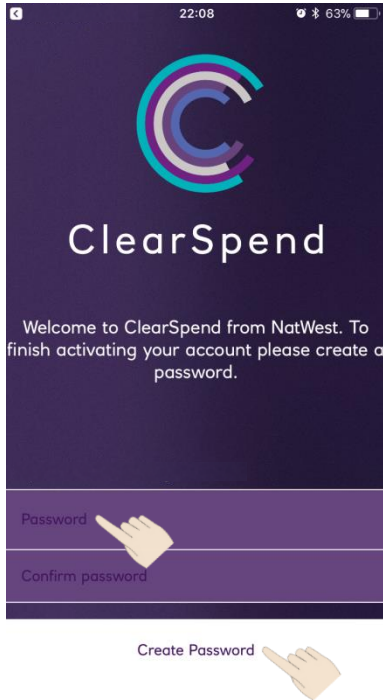
Must contain a minimum of one UPPER case and lower case letters

Must contain a minimum of one number: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9

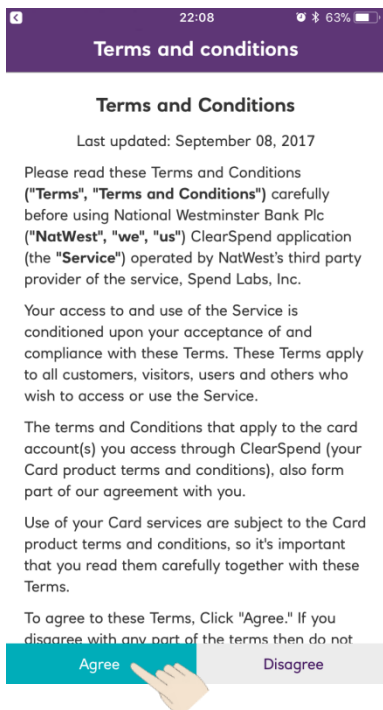
Must contain a minimum of one special character: @ # \$ %

If the minimum requirements are not met, the system will prompt you what component is missing. Select the **Create password** button.

If you are also using the ClearSpend web application, the same password applies to both web and mobile applications.

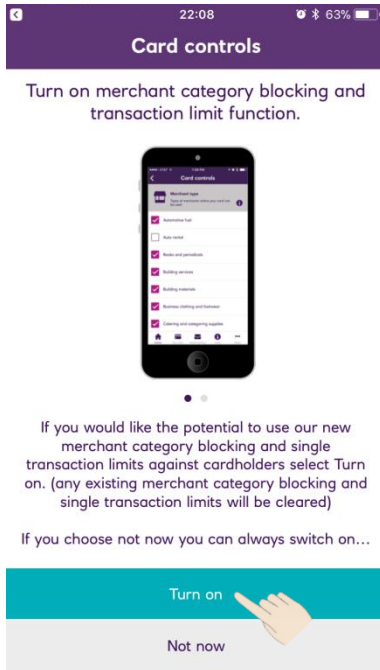


4. Please read the Terms and conditions. And select the **Agree** button to continue.

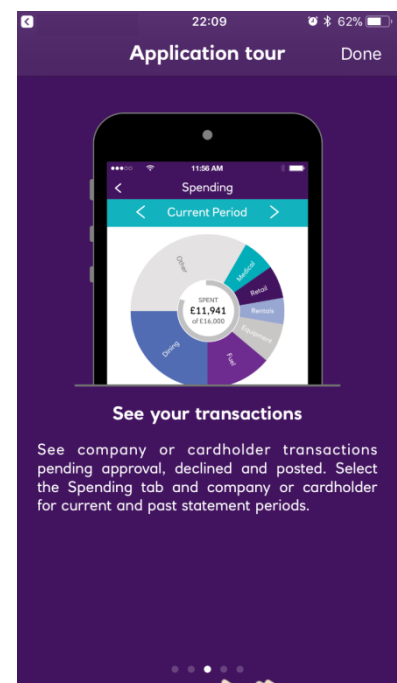
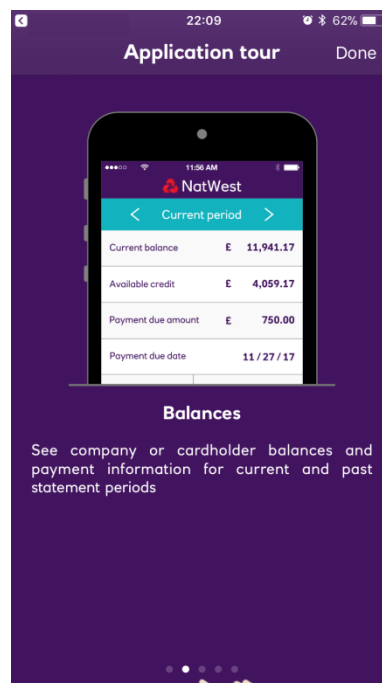
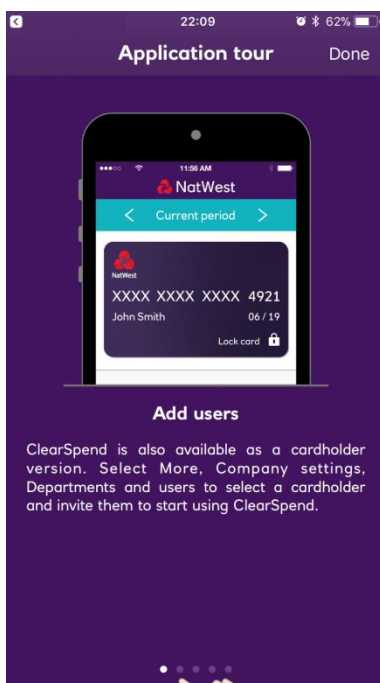


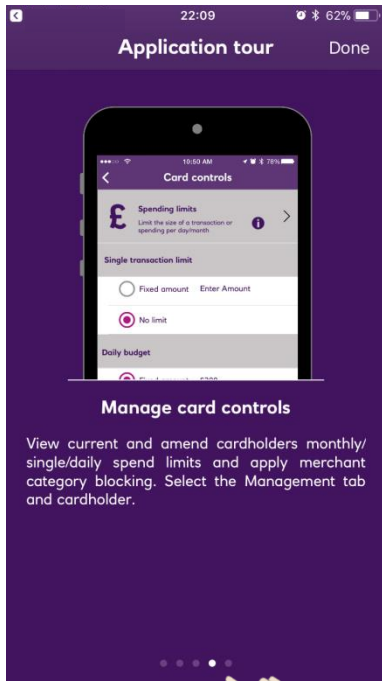
- If you would like the potential to use our new merchant category blocking and single transaction limits against cardholders please select **Turn on** and **Confirm**.

If you select the **Not now** button, you can always switch on later and will continue to the next step.



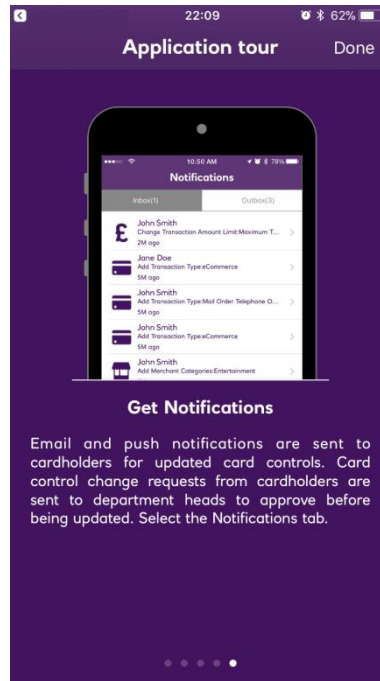
- You will then see a quick tour of the application.





Manage card controls

View current and amend cardholders monthly/single/daily spend limits and apply merchant category blocking. Select the Management tab and cardholder.



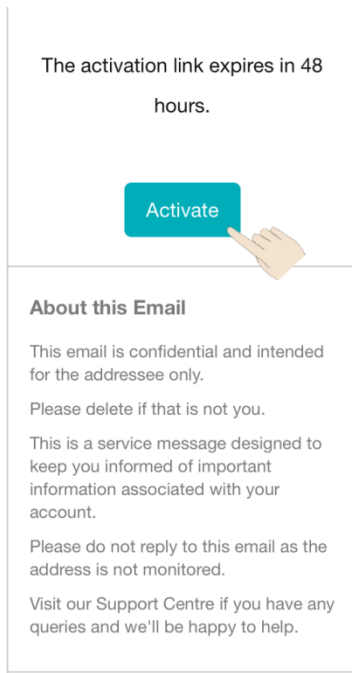
Get Notifications

Email and push notifications are sent to cardholders for updated card controls. Card control change requests from cardholders are sent to department heads to approve before being updated. Select the Notifications tab.

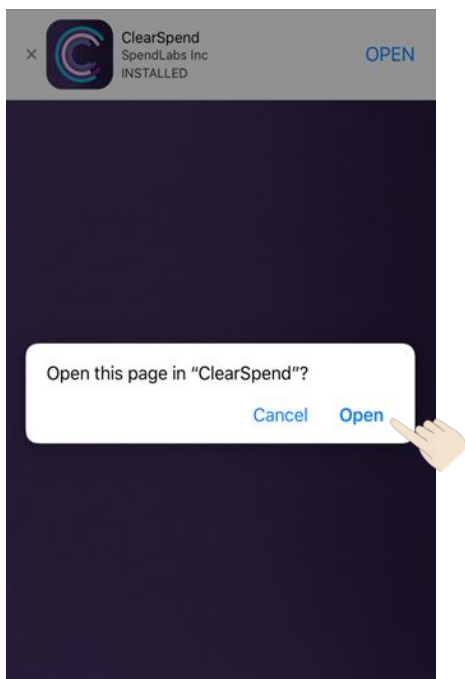
This completes the company registration and activation for ClearSpend. You will notice that all cards associated with the initial company account number that you entered will be populated under **More, Company settings, Departments and users** screen. See section **6.1.2.1** for instructions on how to invite cardholders to ClearSpends user version.

4.3. User activation

1. Once your commercial card authorised signatory or user department head has invited you to use ClearSpend you will receive an activation email. Check your email inbox for a Welcome to ClearSpend message. Scroll to the bottom and find the Activate link or button.



2. The next set of screens will allow you to complete the Activation process. Select **Open** with it asks if you want to “Open this page in “ClearSpend”? This will open the ClearSpend application.



3. The next step is to create a password for your User ID account. The password has a defined set of parameters which are as follows:

Minimum password length: 8 characters

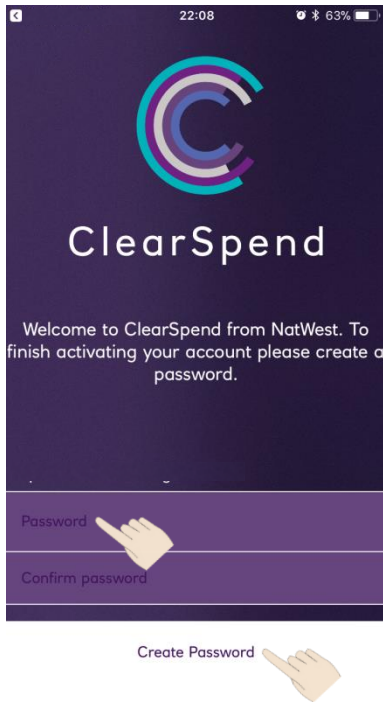
Must contain a minimum of one UPPER case and lower case letters

Must contain a minimum of one number: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9

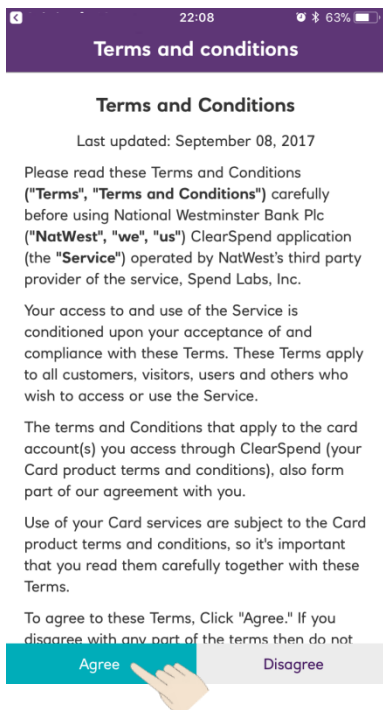
Must contain a minimum of one special character: @ # \$ %

If the minimum requirements are not met, the system will prompt you what component is missing. Select the **Create password** button.

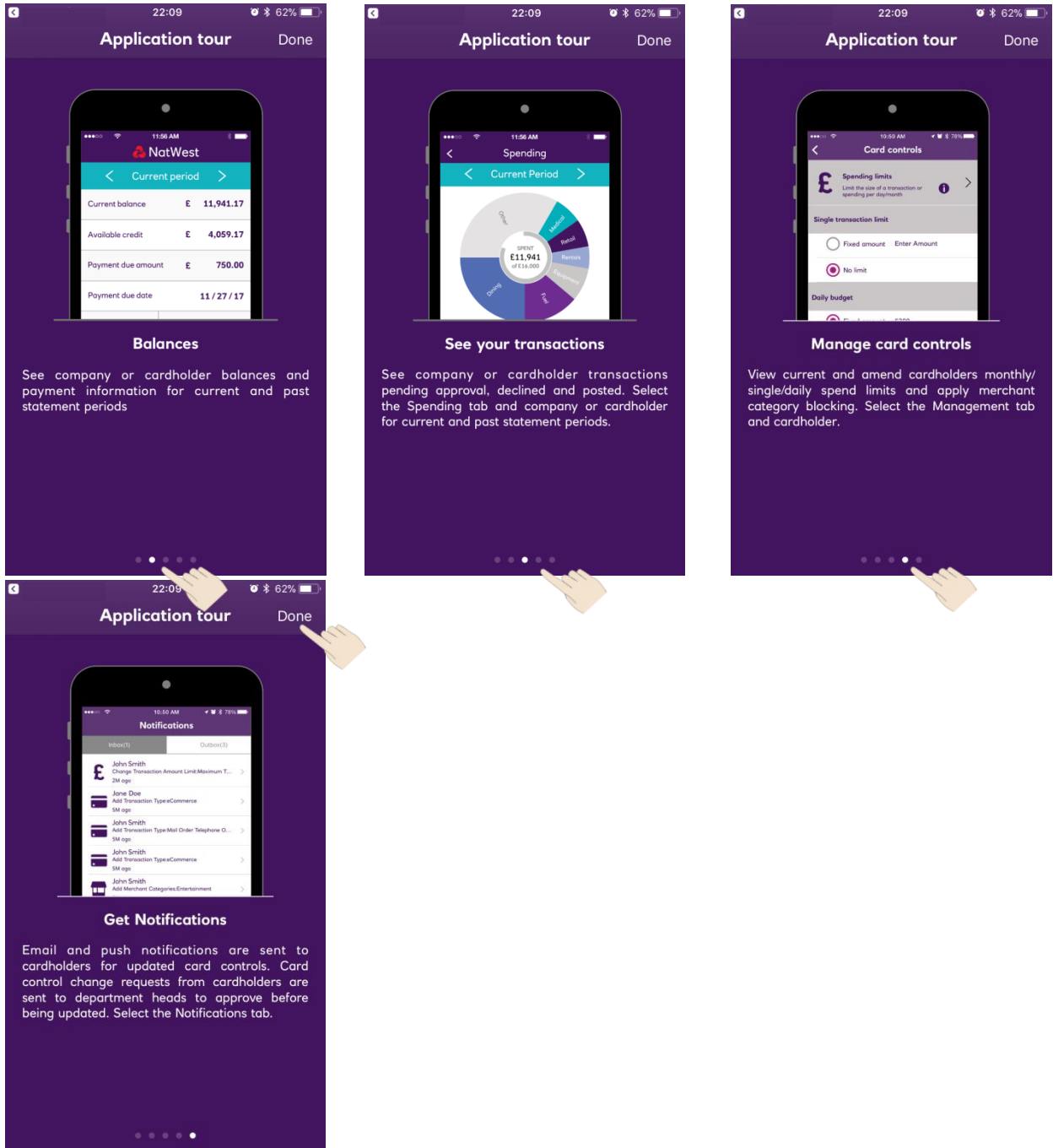
If you are also using the ClearSpend web application, the same password applies to both web and mobile applications.



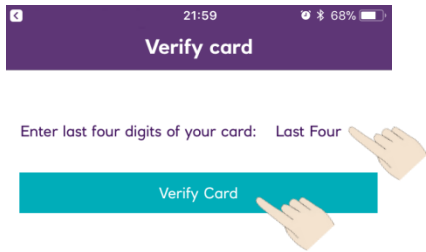
4. Please read the Terms and conditions. And select the **Agree** button to continue.



5. You will then see a quick tour of the application.



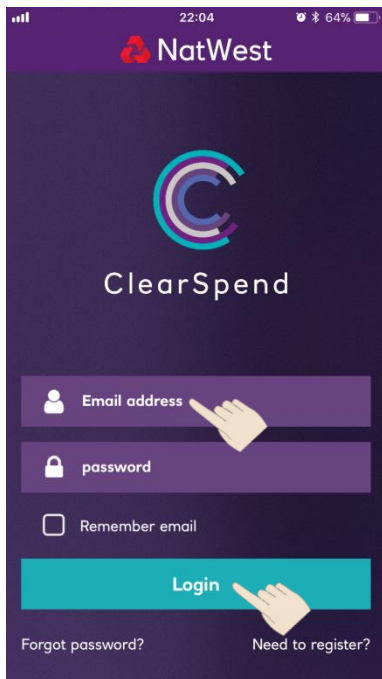
6. If you have a card yourself you will need to verify this by entering in the last four digits and select **Verify card**.



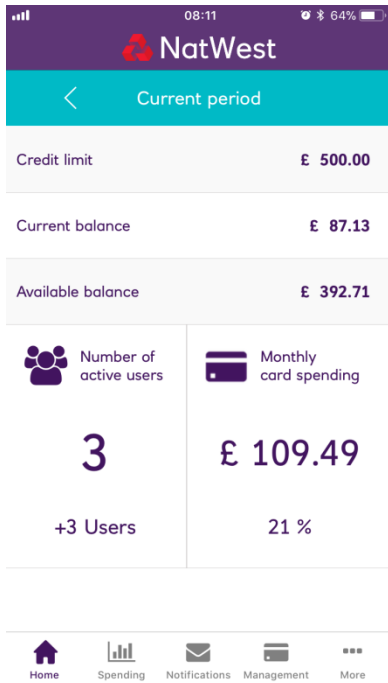
This completes the user activation for ClearSpend.

5 ClearSpend Login

1. Enter the username (email address) and password assigned to you.

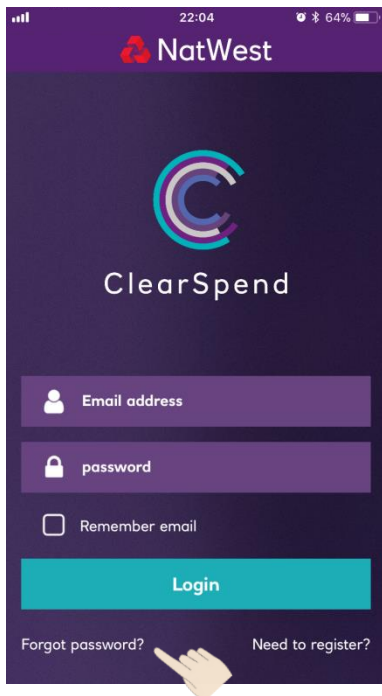


2. After a successful login, the ClearSpend **Home** screen will appear.

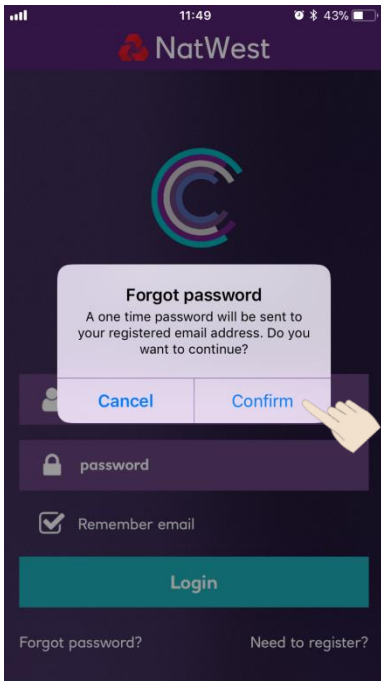


5.1 ClearSpend Mobile App Forget Password

1. Should you forget your password. Go to login screen and enter your **email address** for ClearSpend. Next, select the **Forget Password** link.



2. A popup message will appear to confirm a your password reset. An email will be sent to the corresponding email address. Select **Confirm** to continue or **Cancel** to stop.



password and use the following temporary password:

Temporary password:
dC7y6gzzww2Y

About this Email

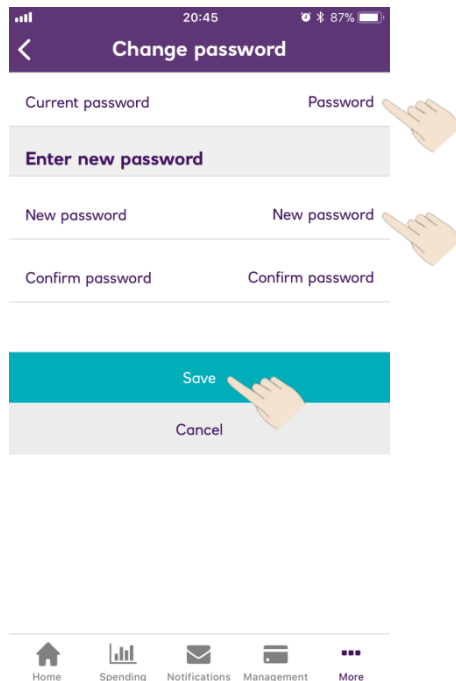
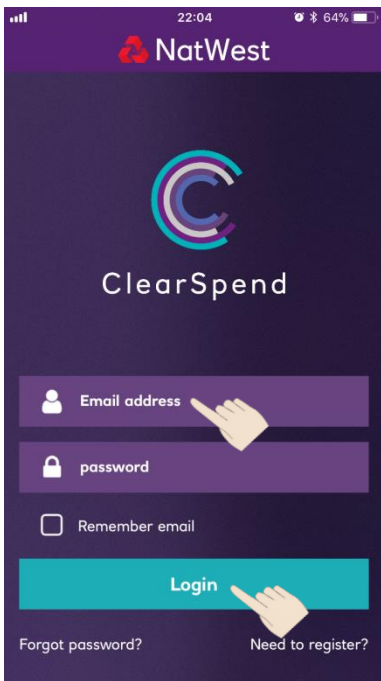
This email is confidential and intended for the addressee only. Please delete if that is not you.

This is a service message designed to keep you informed of important information associated with your account.

Please do not reply to this email as the address is not monitored. Visit our Support Centre if you have any queries and we'll be happy to help.

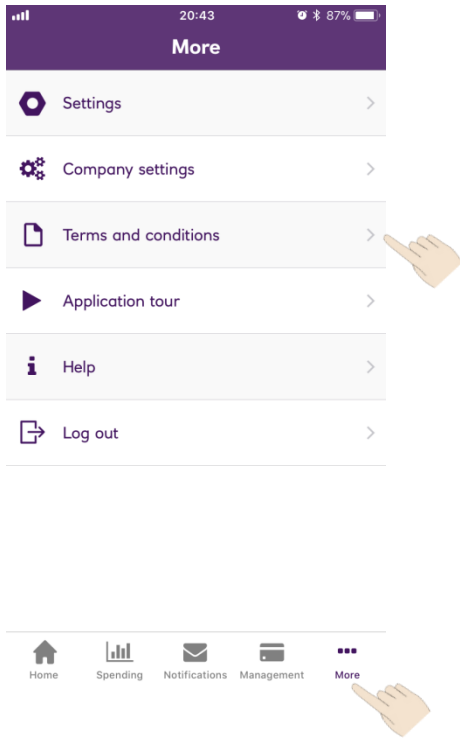
Important Security Information

3. Once you receive an email, open the app and enter you email and one time password. You will then need to change your password.



6 More

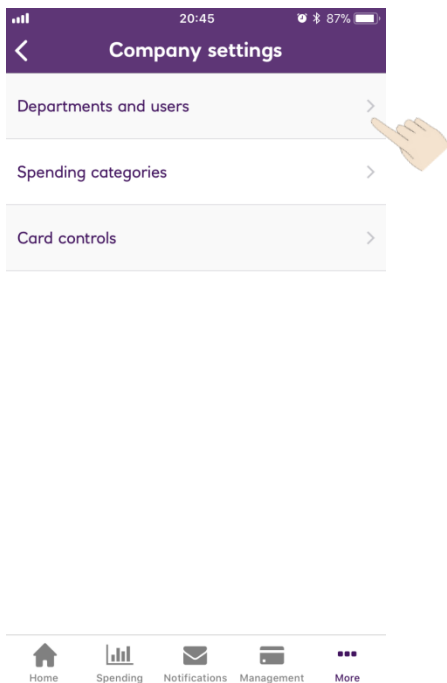
The **More** menu has a few more screens to support you. Select **More** from the bottom of the navigation menu.



6.1 Company Settings

Authorised signatories and user department heads only

The Company settings menu allows changes to departments and users as well as spend categories and card controls. Select **Company settings**. Company settings will only be visible to **Authorised signatories and user department heads**.



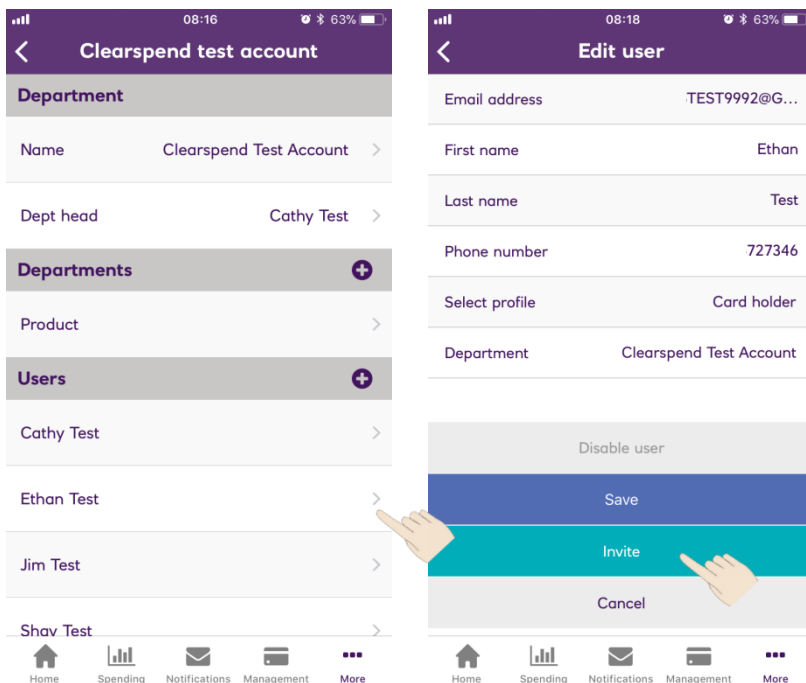
6.1.2 Departments and users

Authorised signatories and user department heads only

You can invite/add/modify and disable new users and change users role type and department. And you can create new Departments or Sub-departments, and organise users into departments. Select **Departments and Users**

6.1.2.1 Invite users

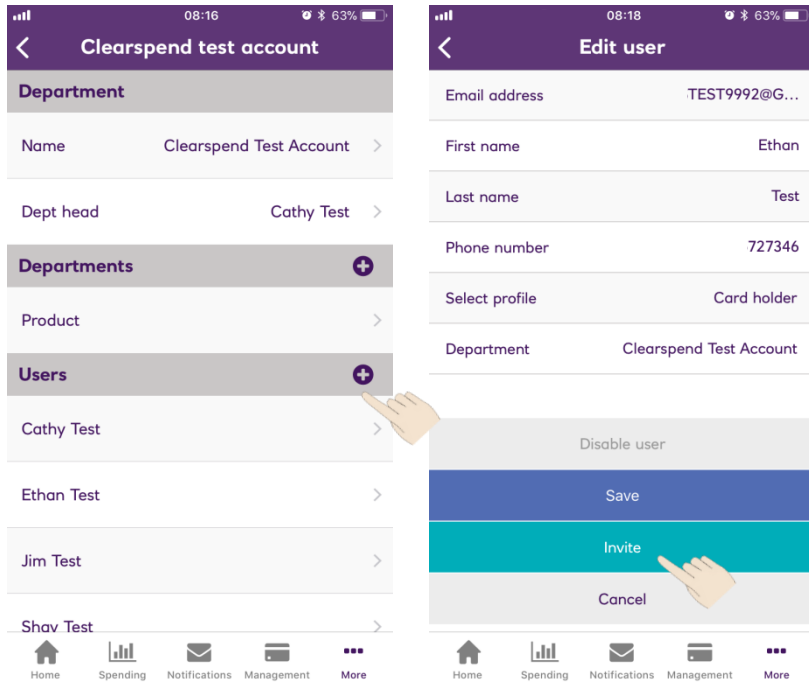
To invite an existing cardholder select an existing cardholder, enter their email address if required, select the user profile type and department and then press **Save and invite**. The email activation link lasts 48 hours. You can only re send an invite through the web application via natwest.com/clearspend.



NOTE: You can only re set a users password through the web application via natwest.com/clearspend. You may find it easier to invite and add users via the web application via natwest.com/clearspend.

6.1.2.2 Add user without a card

To add a user who does not hold a card select the + icon on the **Users** heading. Enter the users name, email address, select the user profile type and department and then press **Save and invite**.



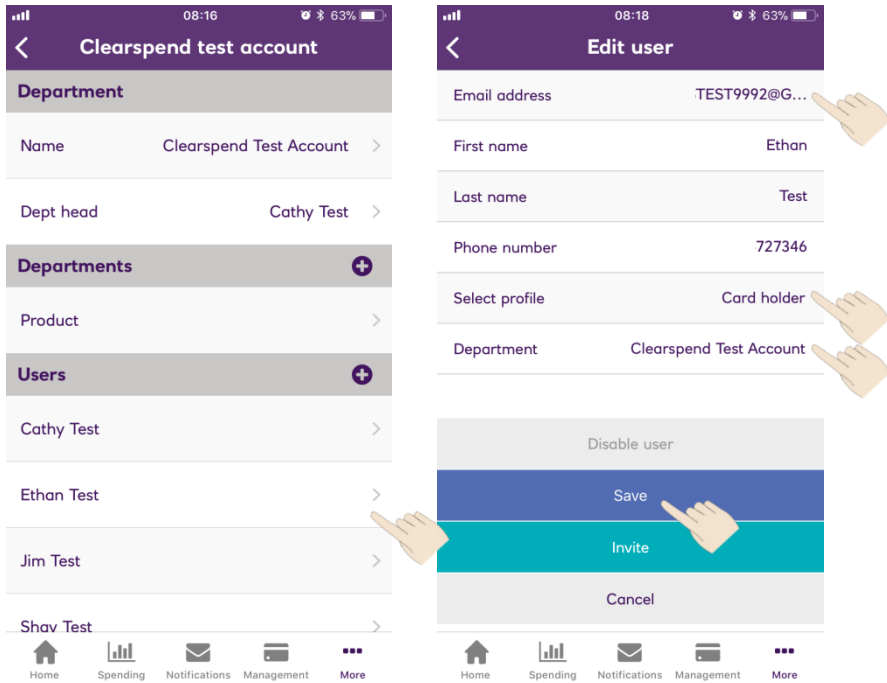
NOTE: You can only re set a users password through the web application via natwest.com/clearspend. You may find it easier to invite and add users via the web application via natwest.com/clearspend.

6.1.2.3 Update users email address, department and role type

To update a users email address select a user and their email address, enter the new email and then press **Save**.

To change a users assigned department select an existing user and select their new department and then press **Save**. A department must be created first see section **6.1.2.5**

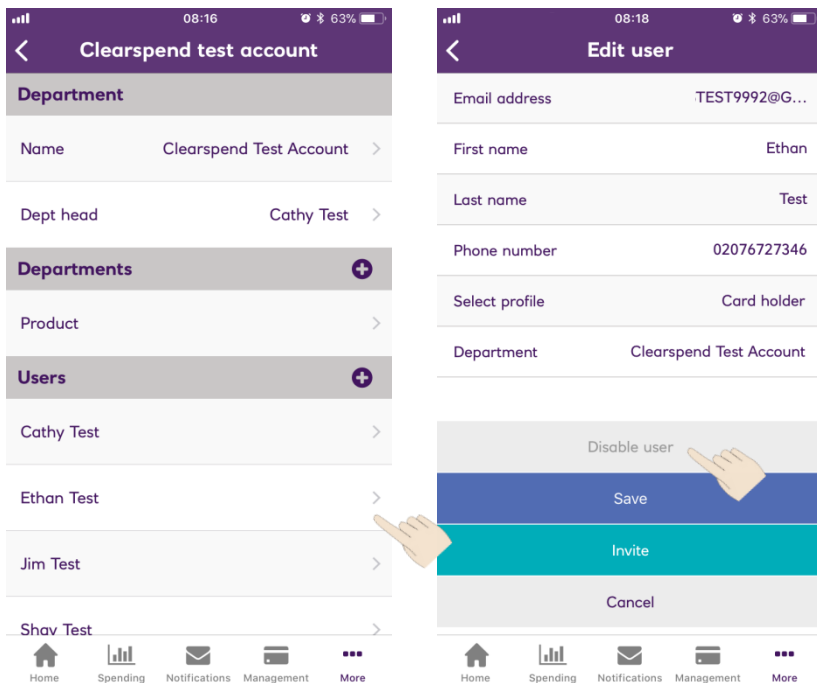
To change a users role type select an existing user and select their new department and then press **Save**. To change a user to a department head please see section **6.1.2.7**



NOTE: You may find it easier to amend user details via the web application via natwest.com/clearspend.

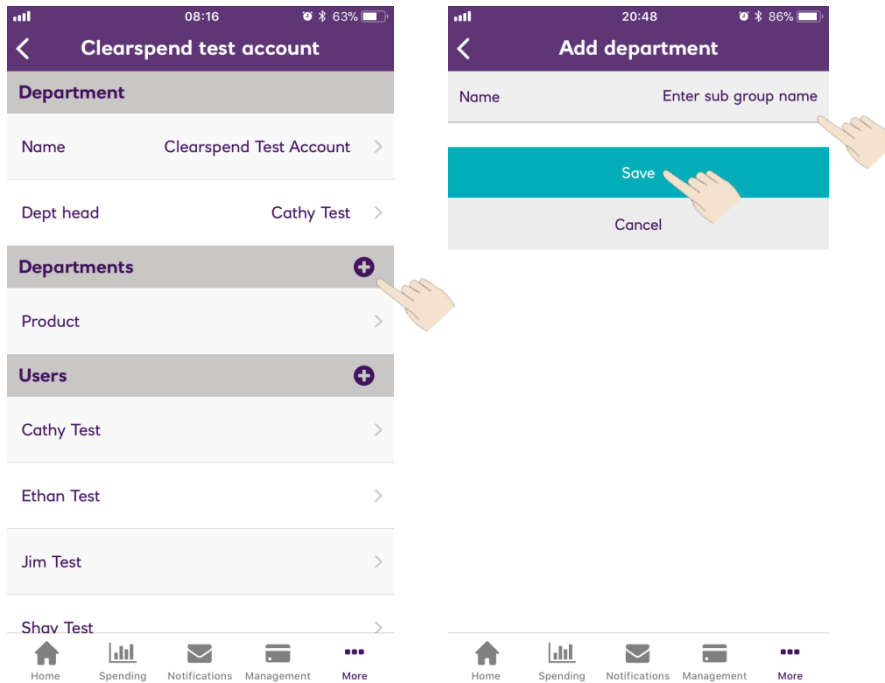
6.1.2.4 Disable users ClearSpend access

To disable a users access select a user and then press **Disable user**. If a user is disabled, they cannot access the web or mobile application. Their card is not closed to close the card and prevent further transactions please see section 9.9. If your card is lost or stolen, please call commercial cards customer services on 0370 6000 459 immediately.



6.1.2.5 Add departments

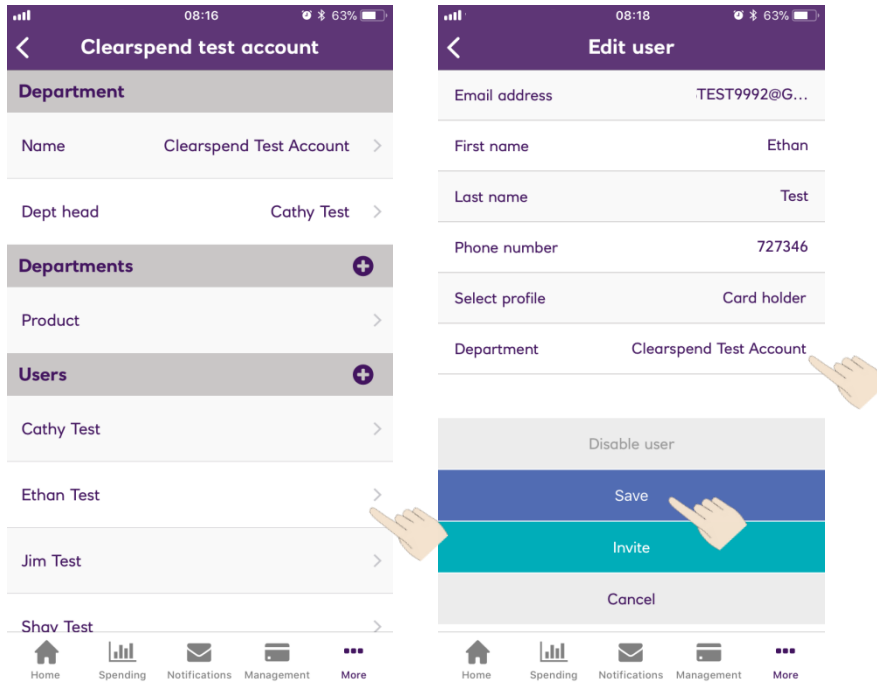
To add a **Department** or sub-department select the **+** icon on the **Department** heading. Enter the department name and press **Save**. Duplicate names are not allowed, Department Names must be unique.



NOTE: If you delete or change the name of a department/sub department recorded in the application then historical transaction information will be re-grouped in accordance with the new department structure. You may find it easier to add departments via the web application via natwest.com/clearspend.

6.1.2.6 Change a users department

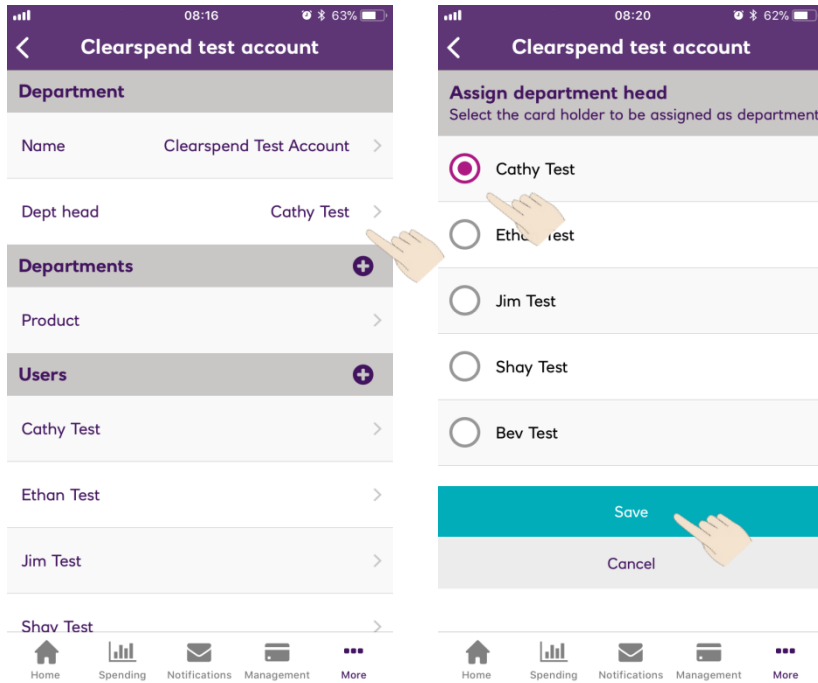
To change a users assigned department select an existing user and select their new department and then press **Save**.



NOTE: If you delete or change the name of a department/sub department recorded in the application then historical transaction information will be re-grouped in accordance with the new department structure. You may find it easier to amend user details via the web application via natwest.com/clearspend.

6.1.2.7 Change a departments, department head.

To change a departments assigned department head select an existing department. Select the Department head heading and select its new department head then press **Save**. A user must be assigned to the department before they can be made a department head.



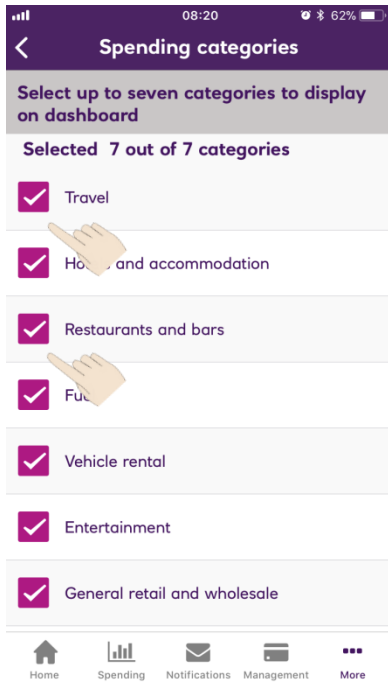
NOTE: If you delete or change the name of a department/sub department recorded in the application then historical transaction information will be re-grouped in accordance with the new department structure. You may find it easier to add departments via the web application via natwest.com/clearspend.

6.1.3 Spending categories

Authorised signatories only

You can set up 7 categories to group purchases undertaken by your cardholders this is shown on the **Spending** screen in the form of a pie chart. Transactions that don't fall under any of these categories are included under 'Other'.

To change the categories select **Spending categories** and tick/untick your requested spending categories and press **Save**.

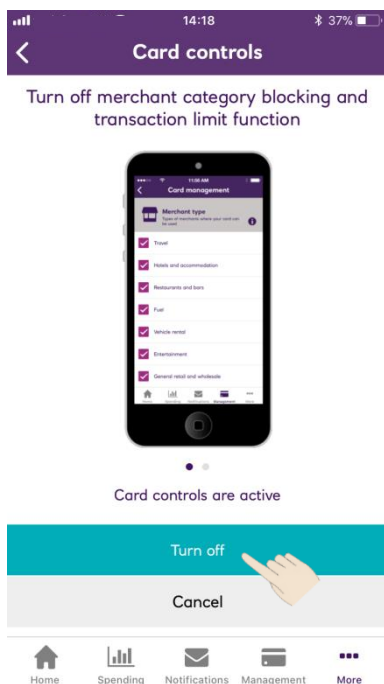


6.1.4 Card controls

Authorised signatories and user department heads only

If you would like the potential to use our new merchant category blocking and single transaction limits against cardholders and haven't already switched this on at company registration select **Card controls** and select **Turn on** and **Confirm**.

If you select the **Not now** button, you can always switch on later.



6.2 Settings

In the **Settings** screen you can change your password and notifications.

6.2.1 Change password

Select **Change password**. The password has a defined set of parameters which are as follows:

Minimum password length: 8 characters

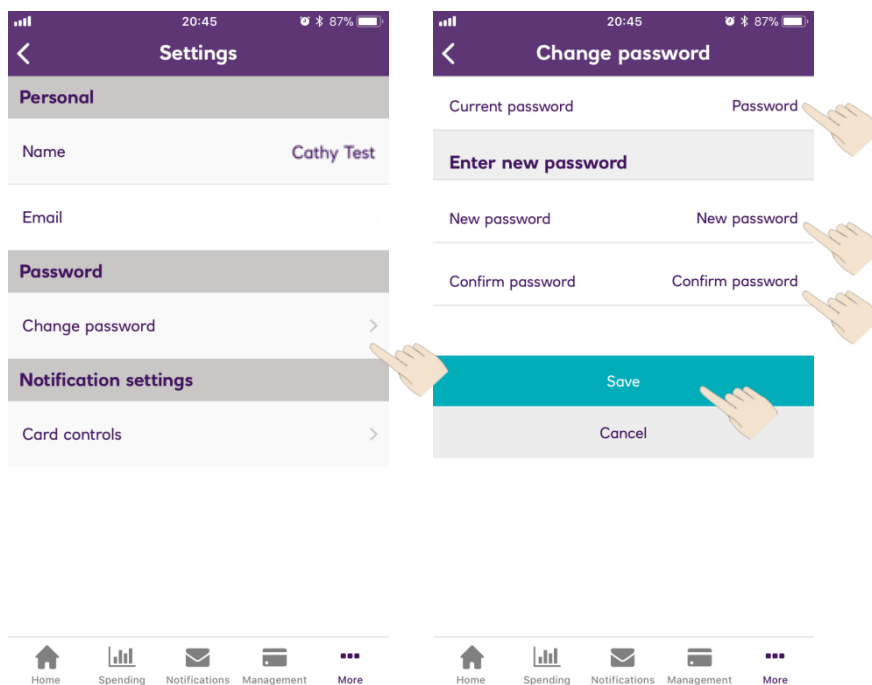
Must contain a minimum of one UPPER case and lower case letters

Must contain a minimum of one number: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9

Must contain a minimum of one special character: @ # \$ %

If the minimum requirements are not met, the system will prompt you what component is missing. select the **Create password** button.

If you are also using the ClearSpend web application, the same password applies to both web and mobile applications.

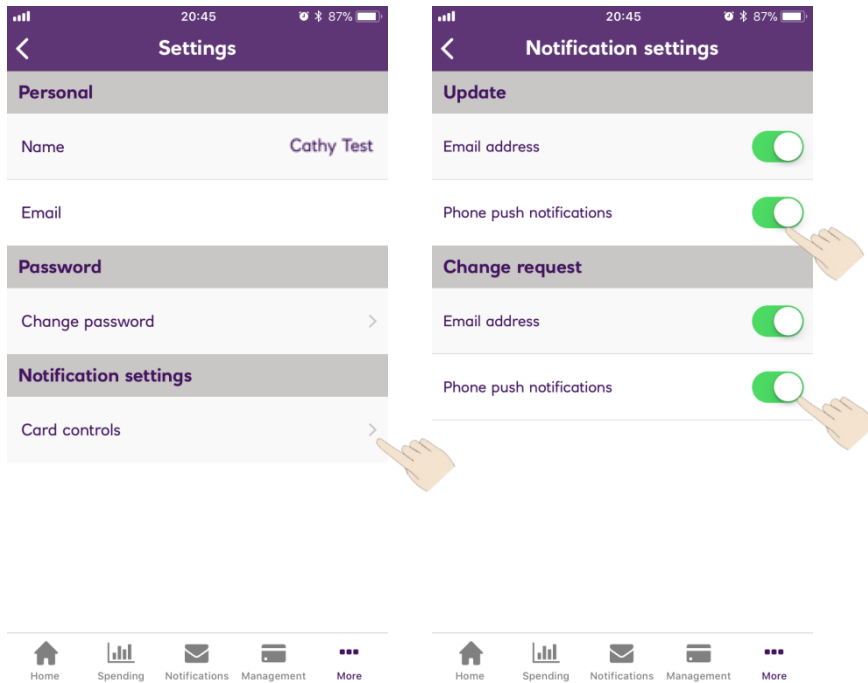


6.2.2 Change notifications

There two types of notifications that can be used in ClearSpend. Change control updates notify you when a department head has made a change to your card control. Change control requests notify department heads when a cardholder would like a change, and cardholders when department heads have approved or declined the request.

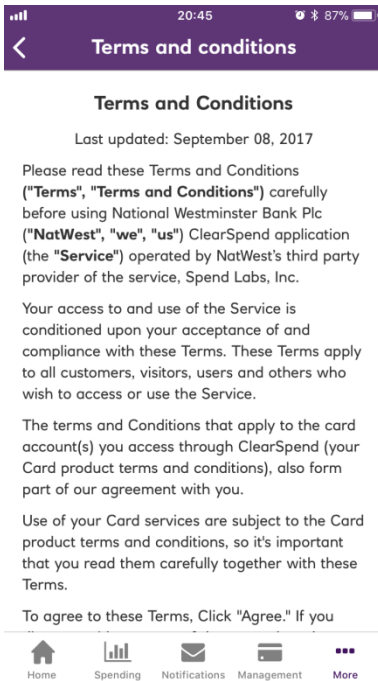
You can receive notifications via email or as a pop-up notification on mobile devices, and you can view **all** notifications directly in ClearSpend.

Select **Card controls**. Each notification type has a slider control to enable or disable each type of notifications.



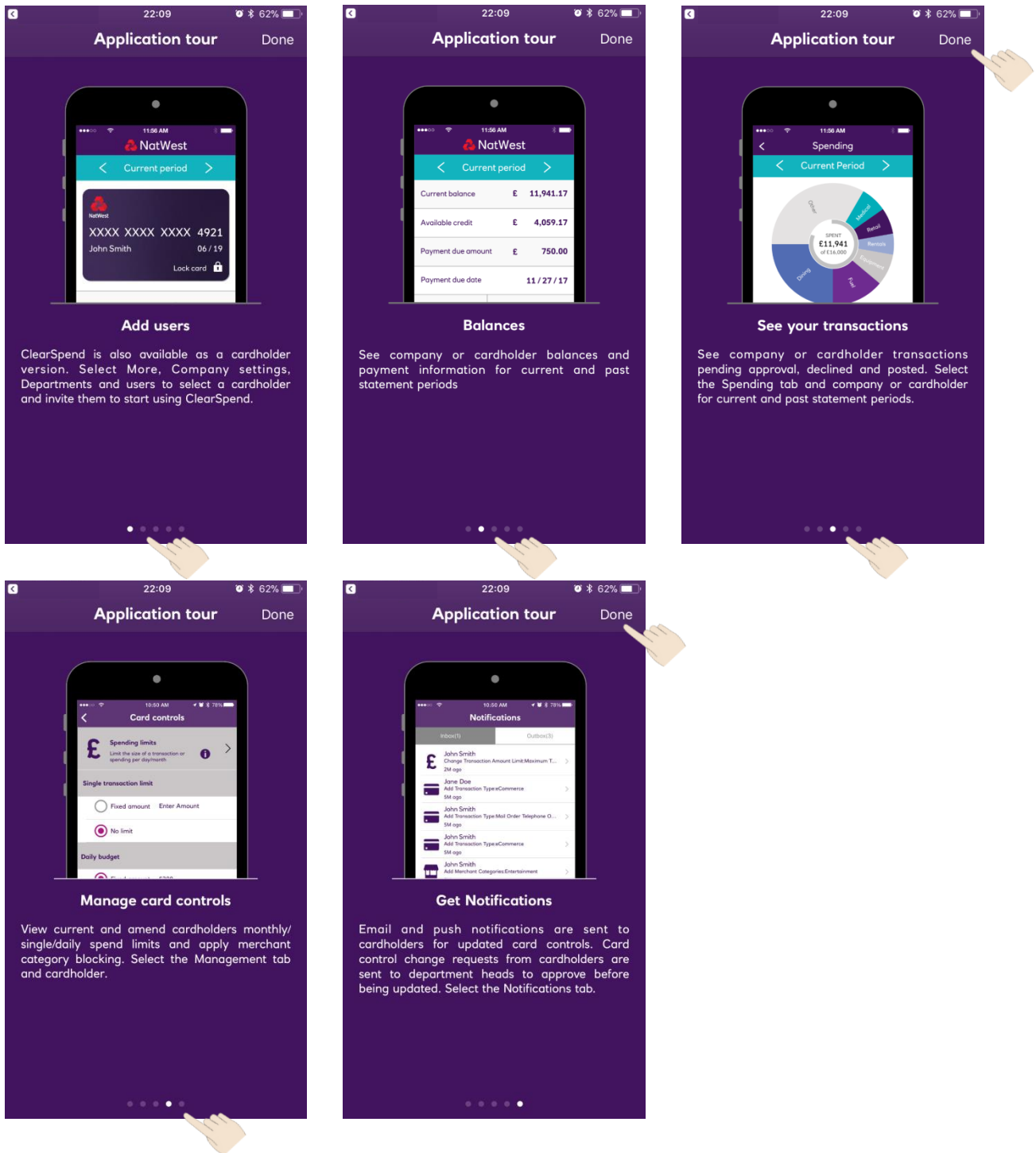
6.3 Terms and conditions

Select **Terms and conditions**. You can then scroll through the terms and conditions.



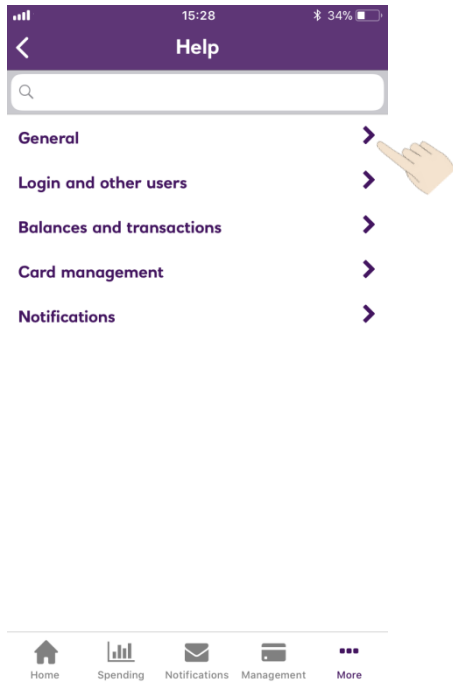
6.4 Application tour

Select **Application tour**. This shows you the high level features of the application in a quick and easy set of screens. Swipe left or right to view the different images and descriptions.



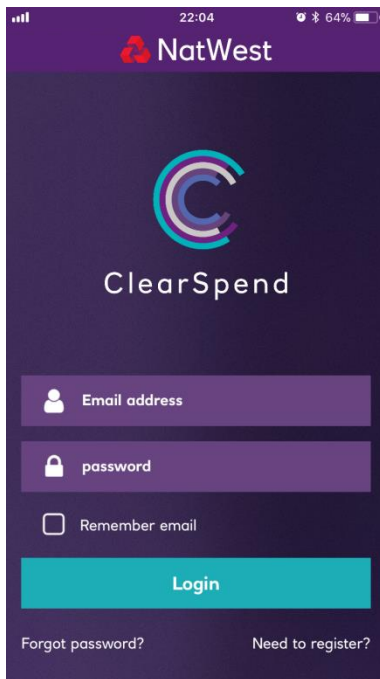
6.5 Help

Select **Help**. This shows you answers to the questions that you have about the mobile application. Many of features described can be found here. Use the arrows to reveal the answers to questions about the application.



6.7 Log out

To log out of the application, select **Log out**. The log in screen will appear when logged out.



7 Home

For **authorised signatories** this shows high level balance and payment information about your company for the current and past statement periods. For **user department heads** this shows the information for your departments and for **users** the information for your card.

Current statement period information

- **Credit limit** shows your company's or cards current credit limit
- **Current balance** shows you the company's, department's or cards outstanding balance.
- **Available balance** shows you how much your company, department or card has left to spend.
- **Number of active users** shows you how many ClearSpend users have logged in at least once in the period.
- **Monthly card spending** shows you the total of purchases made (This is different to current balance, your spent balance is the sum of purchases cardholders have made including refunds. It does not include any payments, fees, charge or interest).

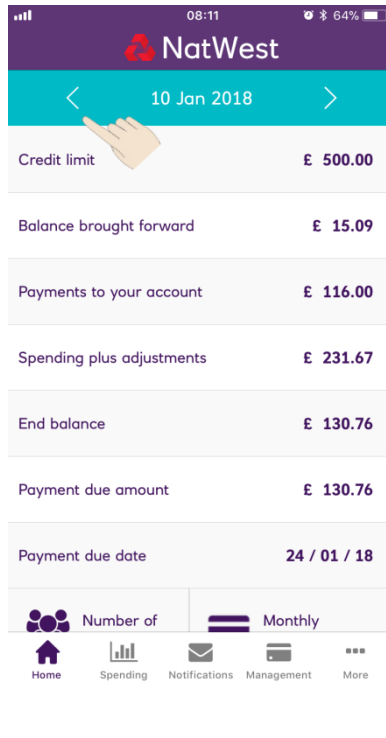
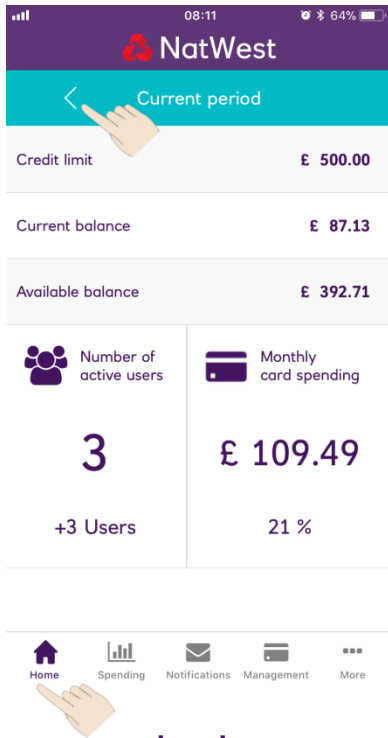
Past statement period information

- **Credit limit** shows your company's or cards past credit limit.
- **Balance brought forward** shows you the company's previous statement balance that was outstanding.
- **Payments to your account** shows you the total of payments made to the company's account. **Spending plus adjustments** shows you the total of purchases, refunds, interest, fees and charges made to the company's account.
- **End balance** shows you the outstanding balance of the statement for the company, department or card.
- **Payment due amount** shows you the outstanding payment due amount of the statement for the company.
- **Payment due date** shows you the outstanding payment due date of the statement for the company.

Select **Home** from the bottom of the navigation menu.

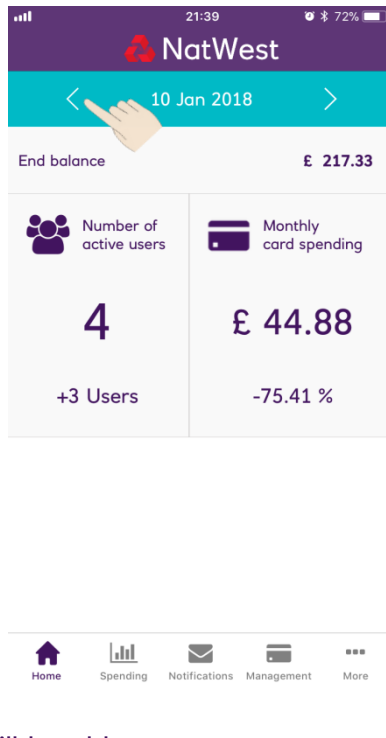
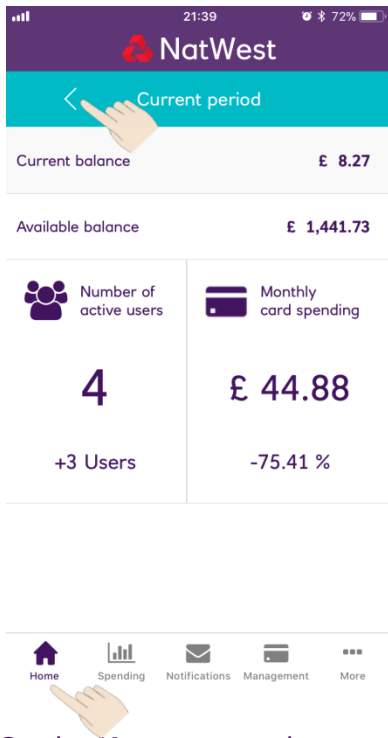
Authorised signatories

On the **Home** screen here you will be able see current statement information; **credit limit, current balance, available balance, number of active users** and **monthly card spending** at the company level. Select the arrow next to **Current period** to see past statement information; **credit limit, balance brought forward, payments to your account, spending plus adjustments, end balance, payment due amount** and **payment due amount** at the company level.

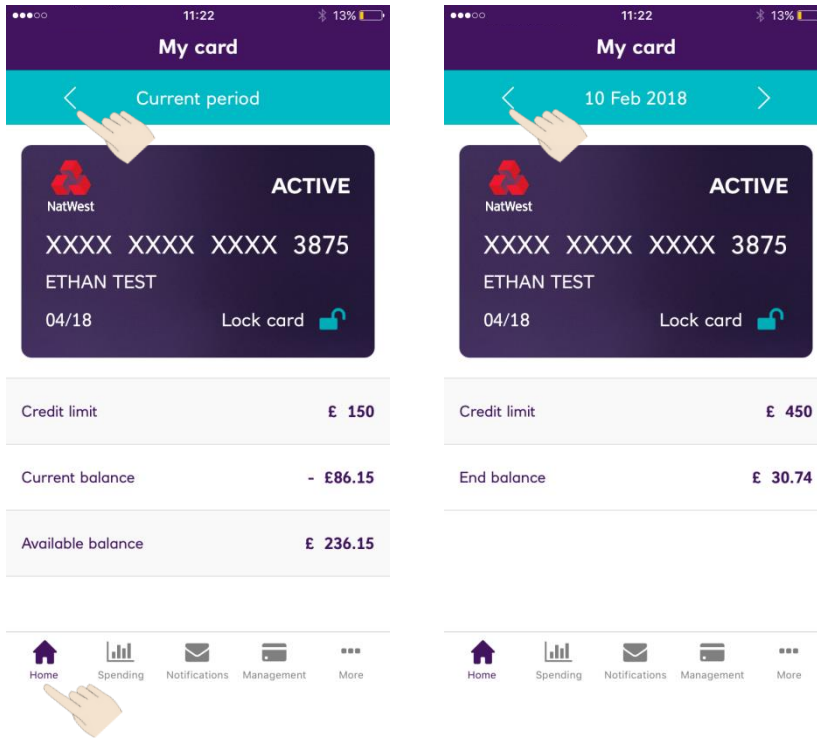


User department heads

On the **Home** screen here you will be able see current statement information; **current balance**, **available balance**, **number of active users** and **monthly card spending** at the department level. Select the arrow next to **Current period** to see past statement information; **end balance** at the department level.



Users On the **Home** screen here you will be able see current statement information; **credit limit**, **current balance**, **available balance** for your card. Select the arrow next to **Current period** to see past statement information; **credit limit** and **end balance** for your card.



8 Spending

For **authorised signatories** here you will see company, departments or cardholders transactions pending approval, declined and posted to your account for the current and past statement period. For **user department heads** this shows the information for your departments and cards and for **users** the information for your card.

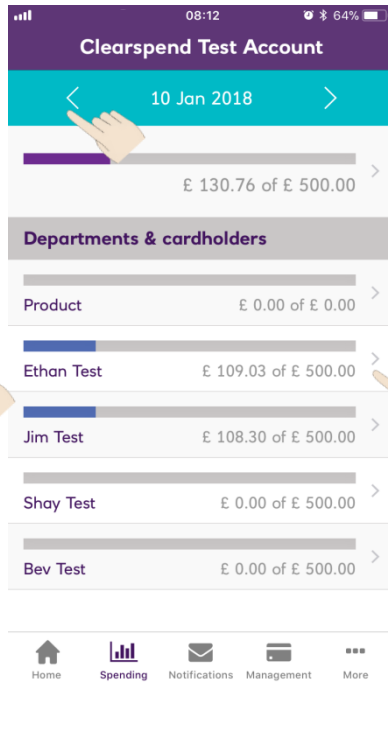
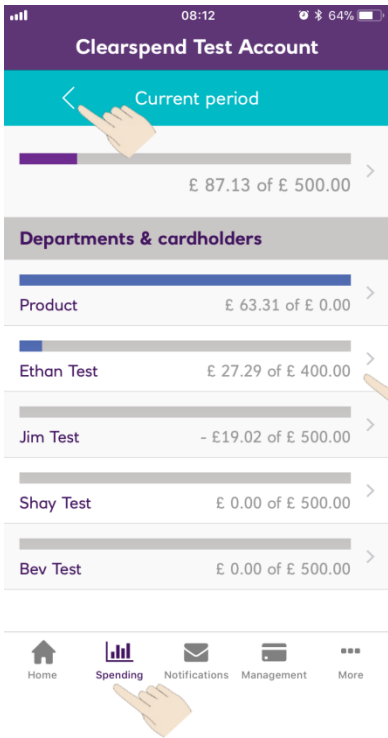
Select **Spending** from the bottom of the navigation menu.

8.1 Hierarchy

Authorised signatories and user department heads only

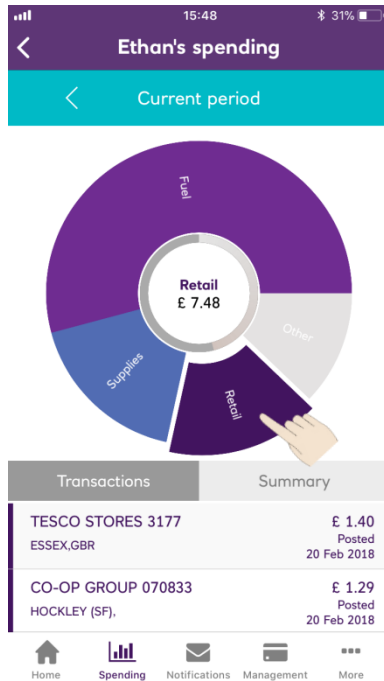
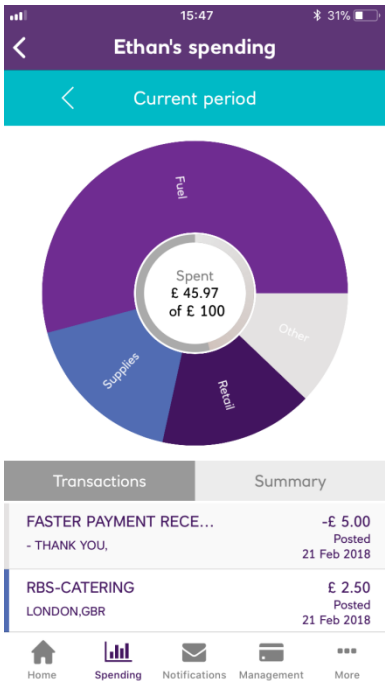
Here you will be able to select to see **current balance** information and **transactions** at the company level, department level or card level. Select the arrow next to **Current period** to see **end balance** information and **transactions** at the company level, department level or card level.

By selecting any of the names or right arrows will provide a more detailed view.

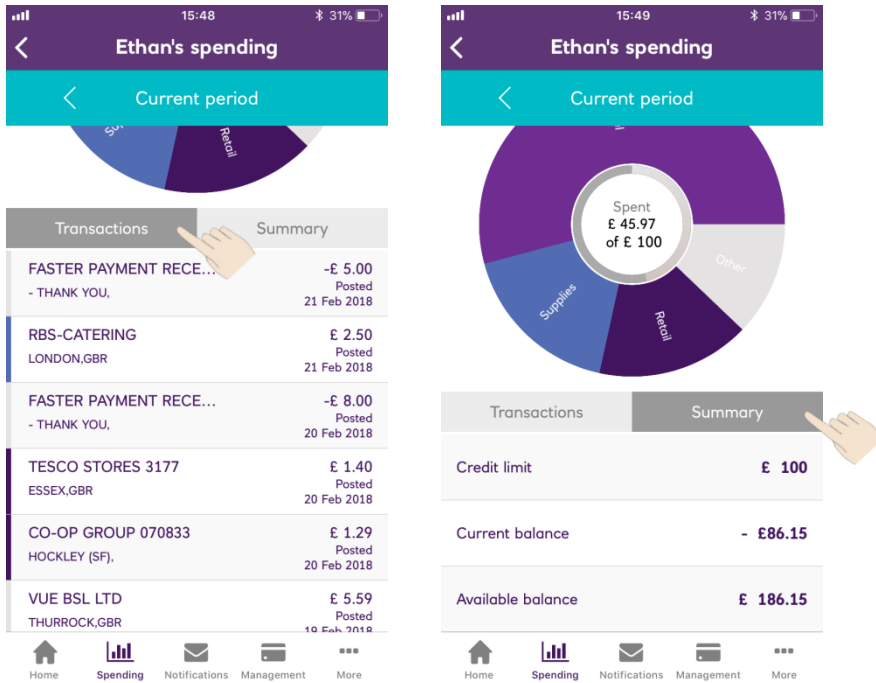


8.2 Transactions and balances

The pie chart summarises all purchases and refunds made by the card or cards (This is different to current balance which also includes any payments, fees, charge or interest). And groups them into your chosen spending categories from registration. Select a segment to see the spent balance for just that category.



Under the **Transactions** tab you can scroll up to see the transactions amount, date and merchant name. You will also see if the transaction is pending, has posted or has declined (You can select a decline to see the reason why the transaction has declined). Under the **Summary** tab you can scroll up to see balance and payment information for the card or cards.



To change your spending categories please see section **6.1.3**

9 Management

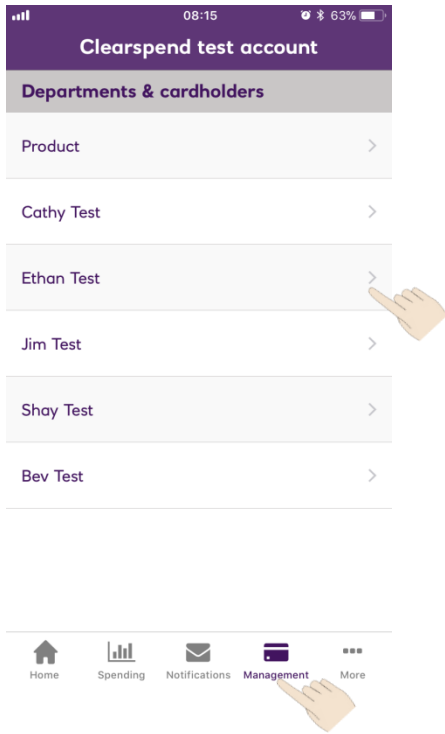
For **authorised signatories** here you will be able to view and amend your company's or department's card controls and request card management actions. For **user department heads** you will be able to view and amend your department's card controls and request card management actions. For **users** you will be able to view card controls, request card control updates and request card management actions.

Select **Management** from the bottom of the navigation menu.

9.1 Hierarchy

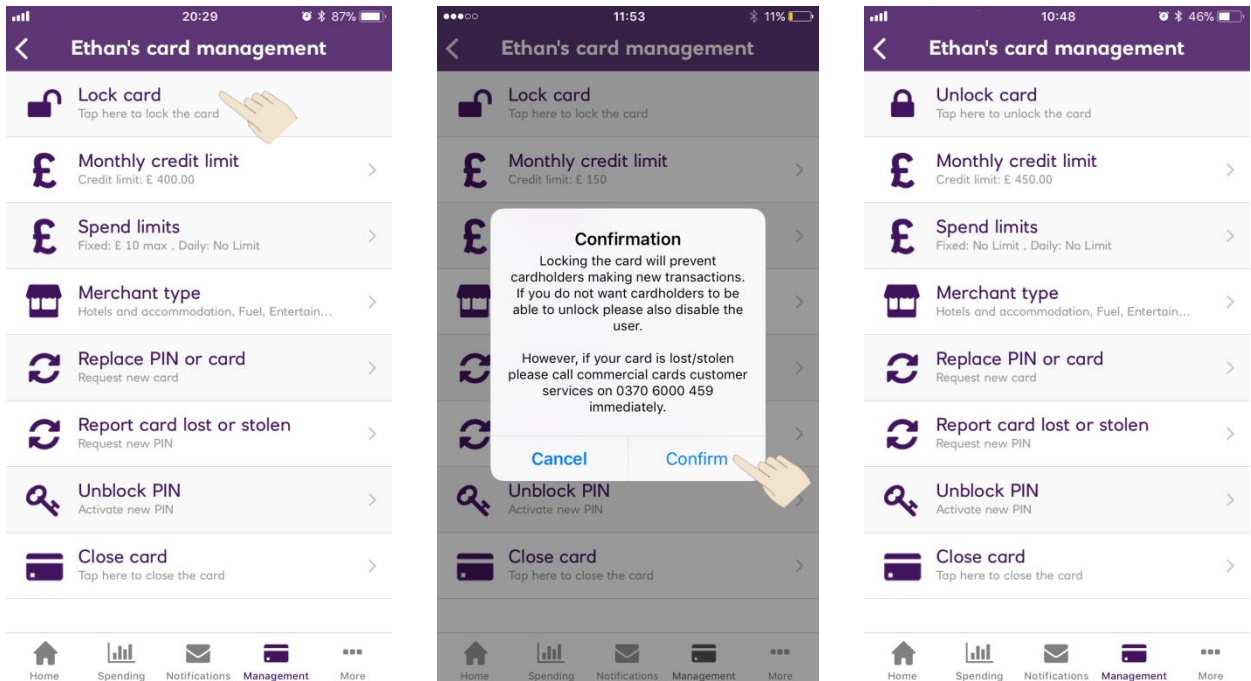
Authorised signatories and user department heads only

Select the arrow next to department level and/or cardholder level to show the cardholders card controls and management actions.



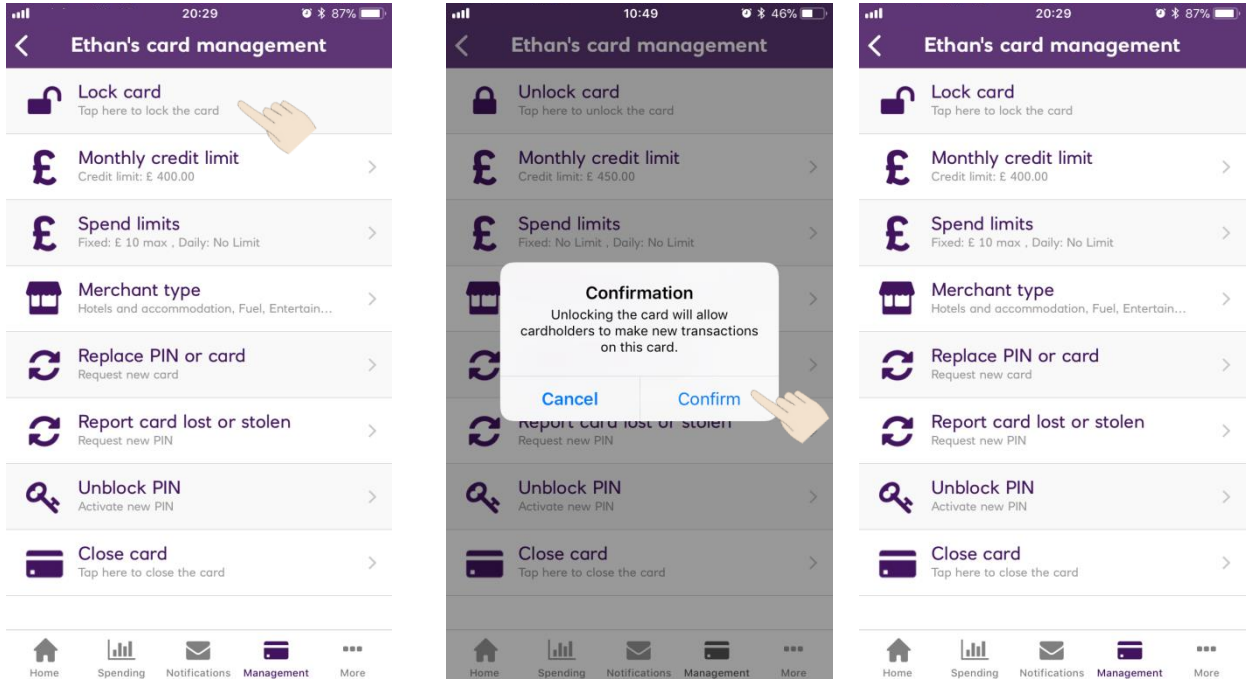
9.2 Lock card

To lock a card select **Lock card**. A message will appear to confirm this action. Select **Confirm** to lock the card. While the card is locked, all new transactions made by the cardholder will be declined.



To prevent a cardholder unlocking the card you will also need to disable the cardholders ClearSpend user ID please see section **6.1.2.4**. If a user is disabled, they cannot access the web or mobile application.

To unlock a card select **Unlock card**. A message will appear to confirm this action. Select **Confirm** to unlock the card. Once unlocked, the card can be used again as normal.



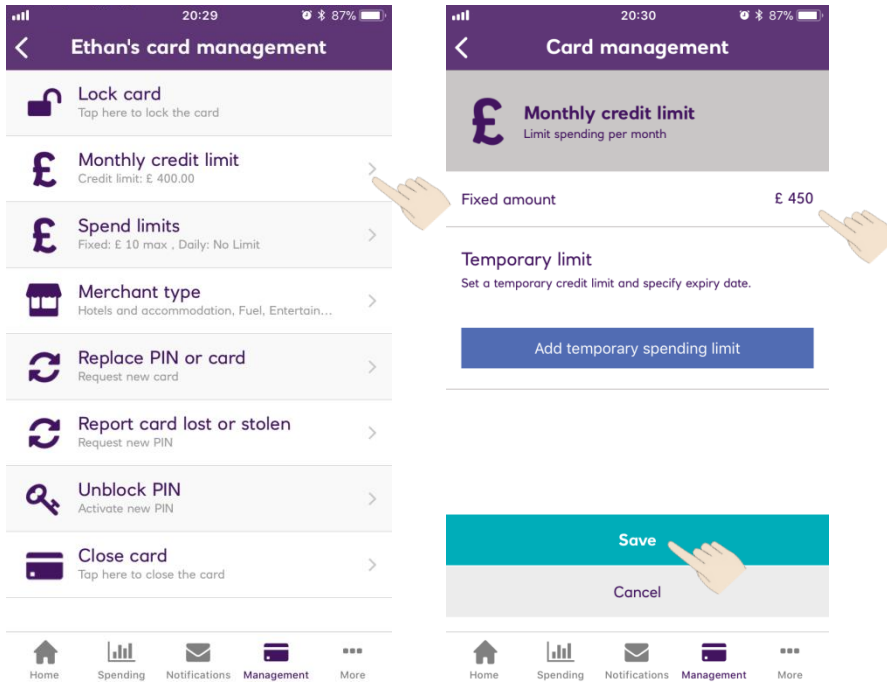
Please do not use the **Lock card** feature if you have lost or stolen your card. Please call commercial cards customer services on 0370 6000 459 immediately.

9.3 Monthly credit limit

This specifies the maximum amount of credit allowed for a cardholders statement period. To view, select **Monthly credit limit**.

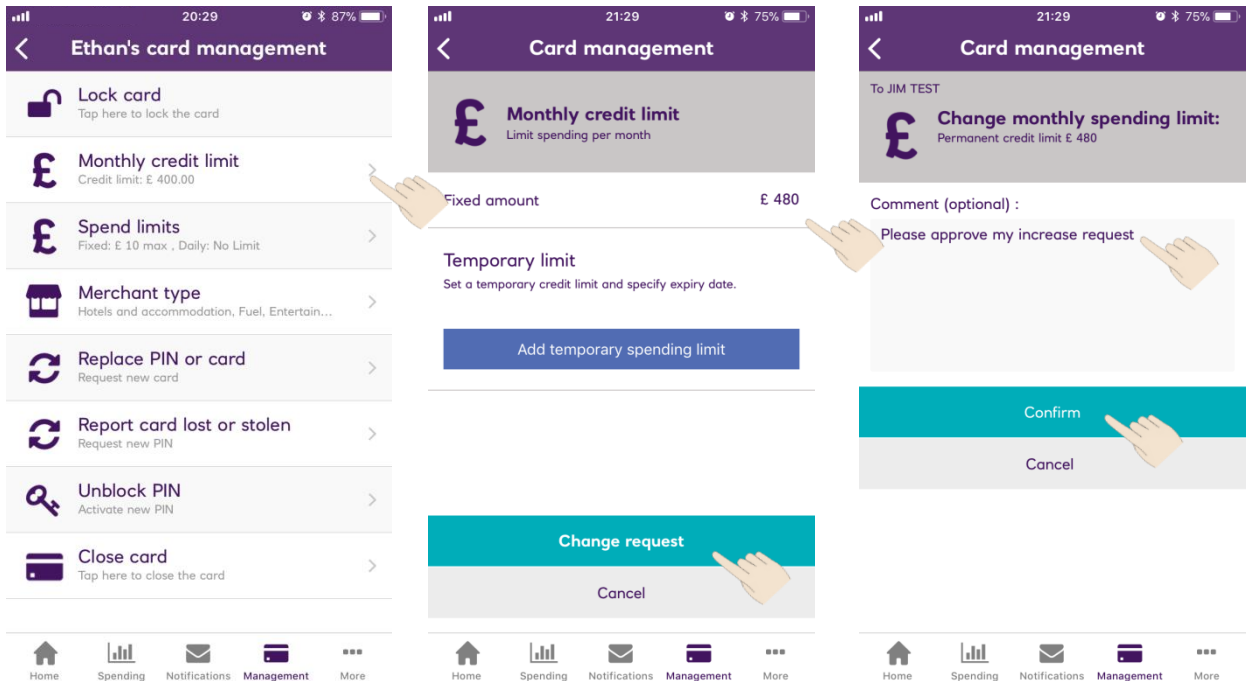
Authorised signatories and user department heads

To amend, enter your requested monthly credit limit. Once you have made your changes, press **Save** at the bottom of the screen.



Users

To request an increase to monthly credit limit enter the amount. Once you have made your changes, press **Change request** at the bottom of the screen.



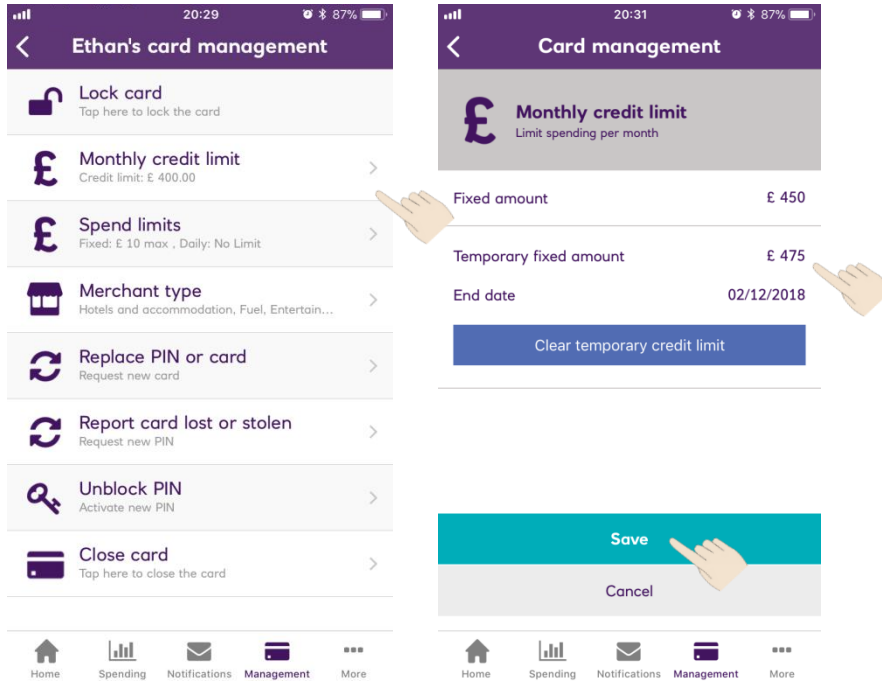
9.3.1 Temporary monthly credit limit

This specifies the maximum temporary amount of credit allowed a cardholders statement period. To view select **Monthly credit limit**.

Authorised signatories and user department heads

To amend, enter your requested temporary monthly credit limit and end date. Once you have made your changes, press **Save** at the bottom of the screen.

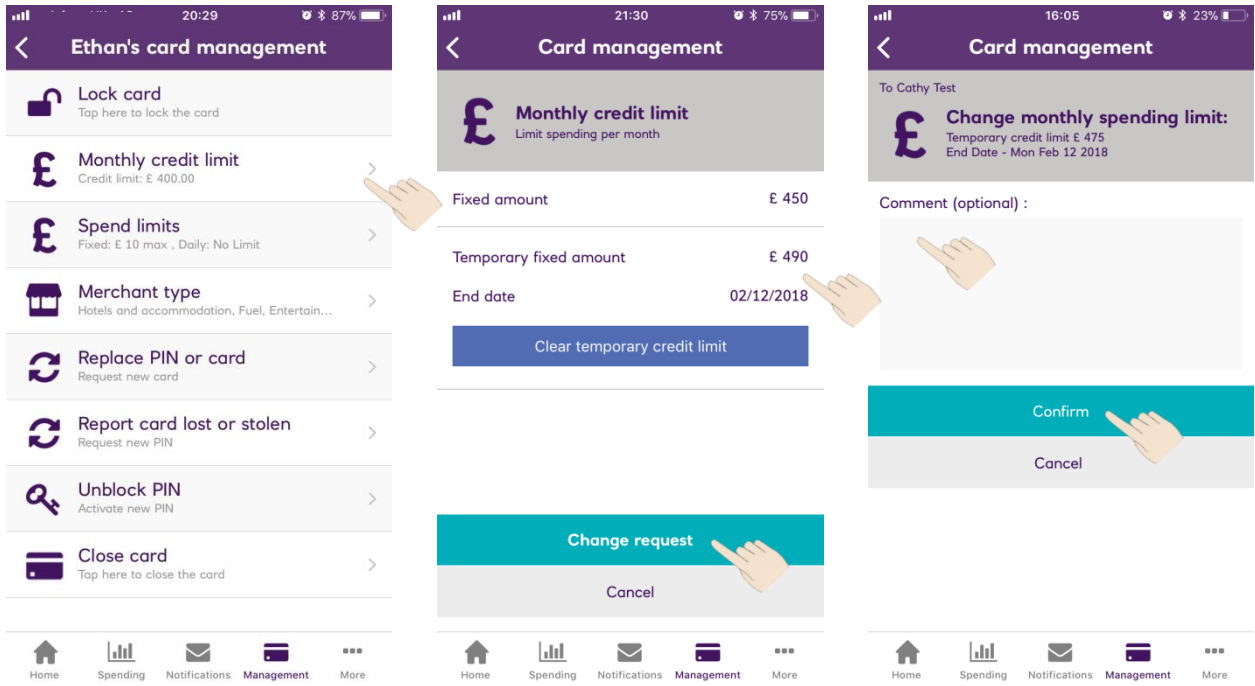
To clear your requested temporary monthly credit limit amount and end date press **Clear temporary credit limit** and press **Save** at the bottom of the screen.



Users

To request an increase to temporary monthly credit limit enter the amount and end date. Once you have made your changes, press **Change request** at the bottom of the screen.

To request to clear your temporary monthly credit limit amount and end date press **Clear temporary credit limit** and press **Change request** at the bottom of the screen.



9.4 Spend Limits

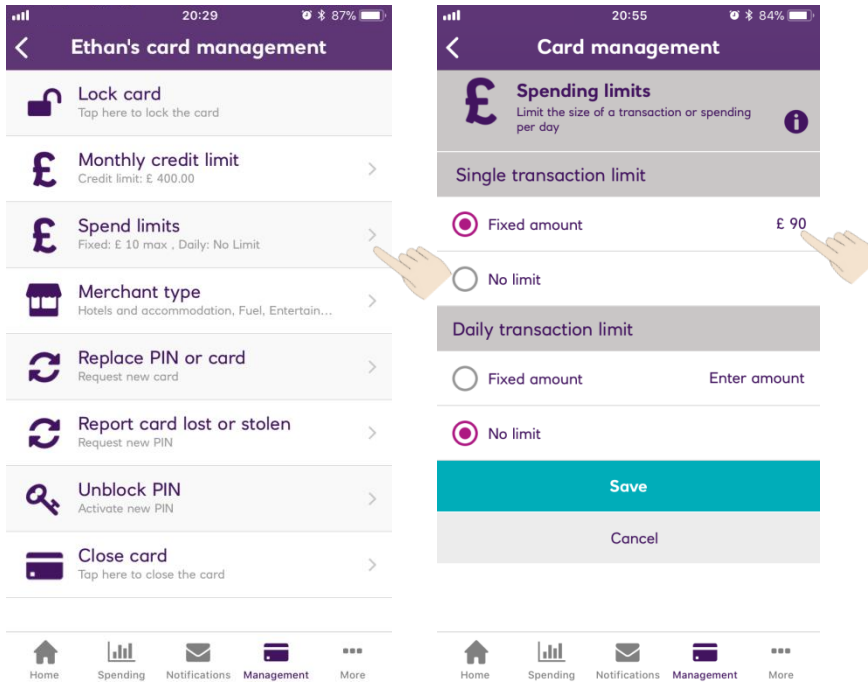
This specifies the maximum amount allowed for any transaction and the maximum amount for any transaction in a single day.

9.4.1 Single transaction limit

This specifies the maximum amount allowed for any transaction including cash transactions. To view select **Spend limits**.

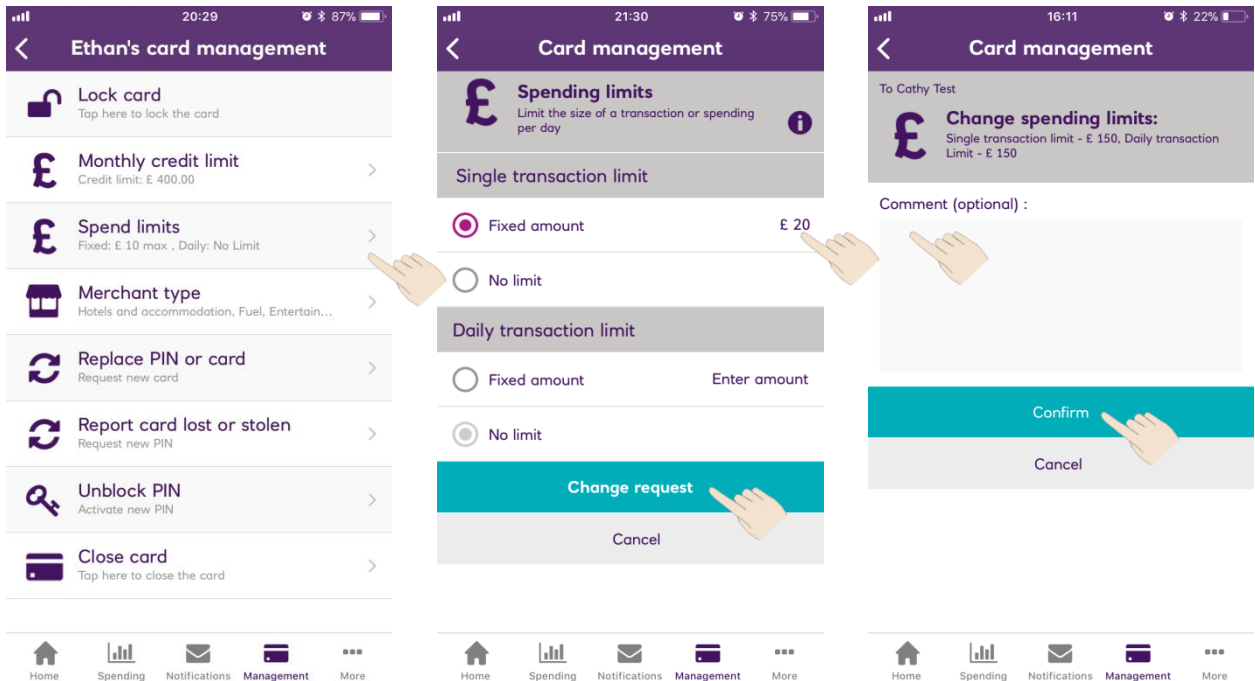
Authorised signatories and user department heads

To amend, enter your requested single transaction limit. Once you have made your changes, press **Save** at the bottom of the screen.



Users

To request an increase to single transaction limit enter the amount. Once you have made your changes, press **Change request** at the bottom of the screen.

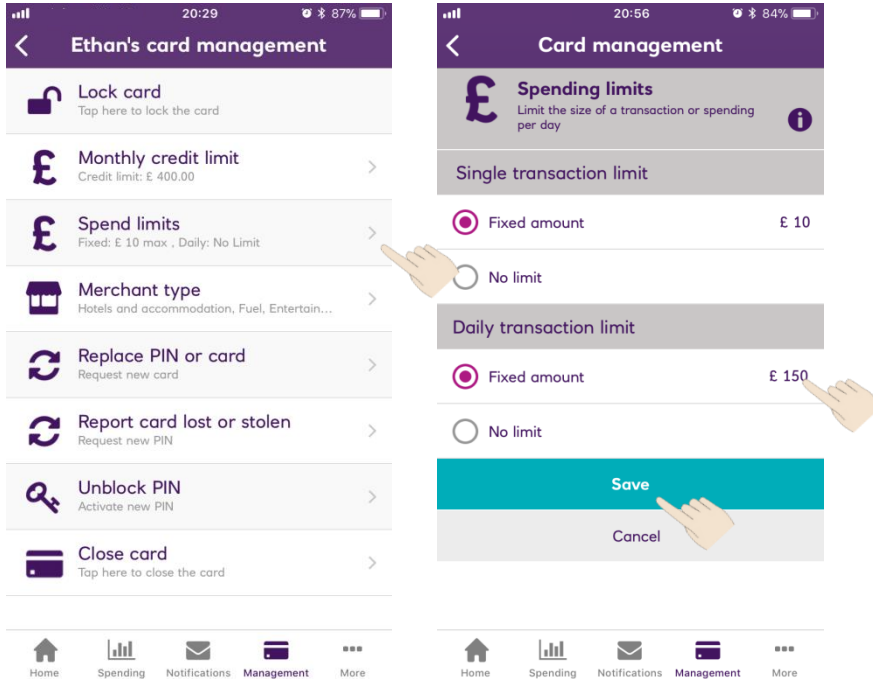


9.4.2 Daily transaction limit

This limits the total amount allowed for any transaction in a single day including cash transactions. To view select **Spend limits**.

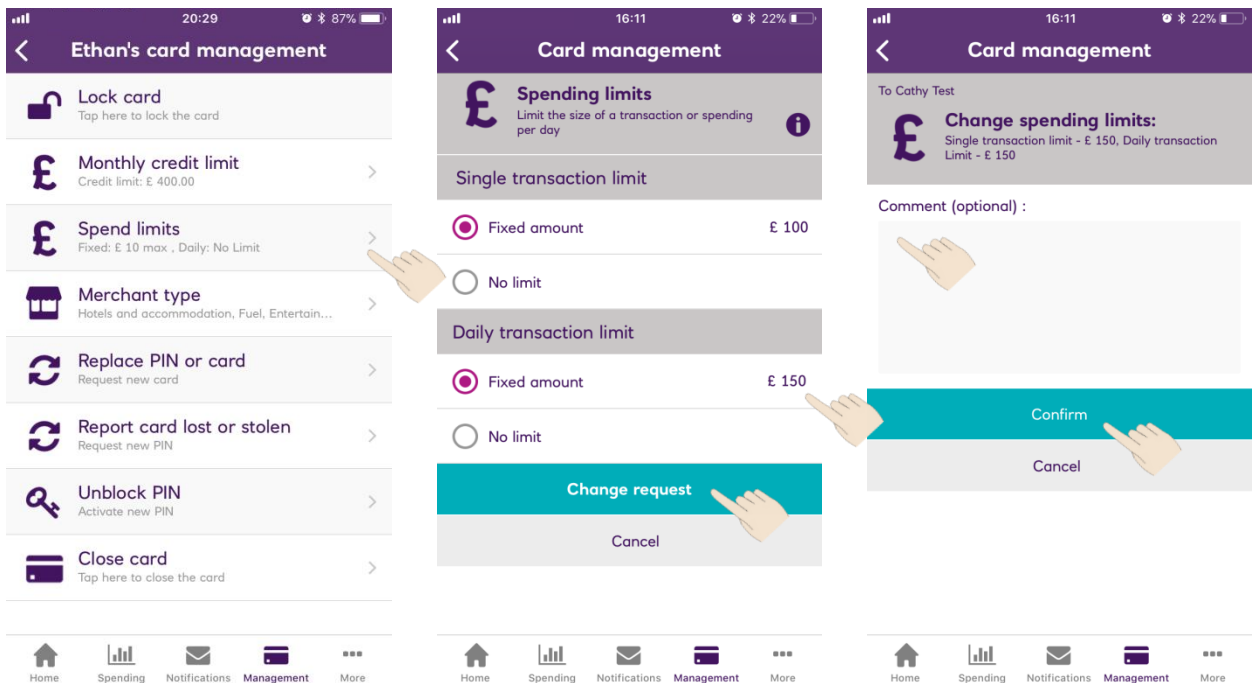
Authorised signatories and user department heads

To amend, enter your requested daily transaction limit. Once you have made your changes, press **Save** at the bottom of the screen.



Users

To request an increase to single transaction limit enter the amount. Once you have made your changes, press **Change request** at the bottom of the screen.

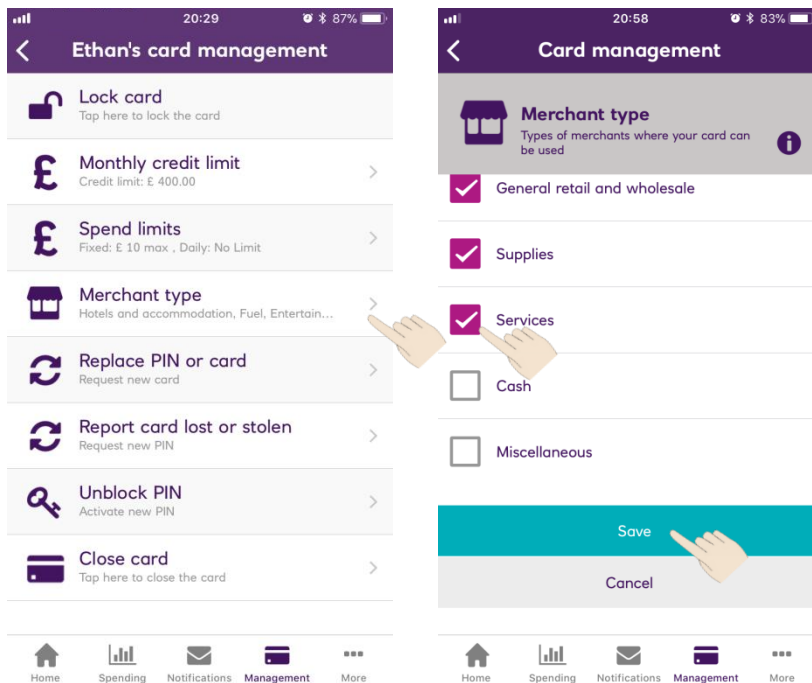


9.5 Merchant types

These are used to classify a business by the type of goods or services it provides. (e.g. Travel, Hotels & accommodation, Bars & restaurants, Fuel). To view select **Merchant types** any categories with a tick icon are allowed for use.

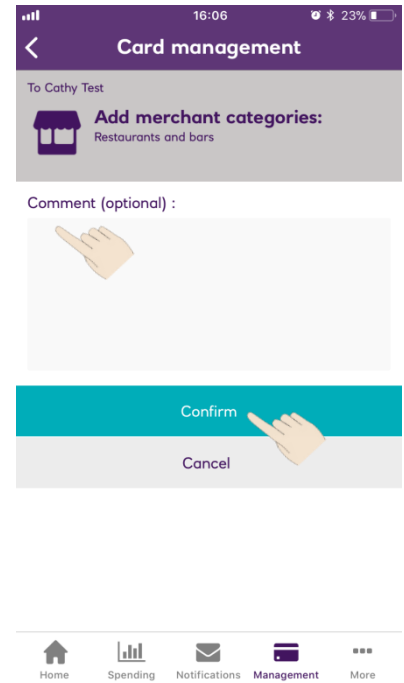
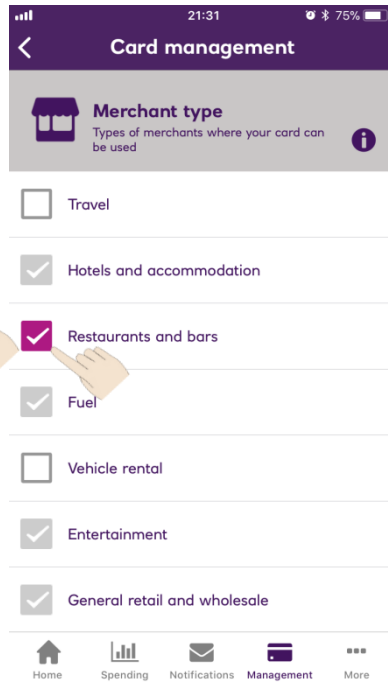
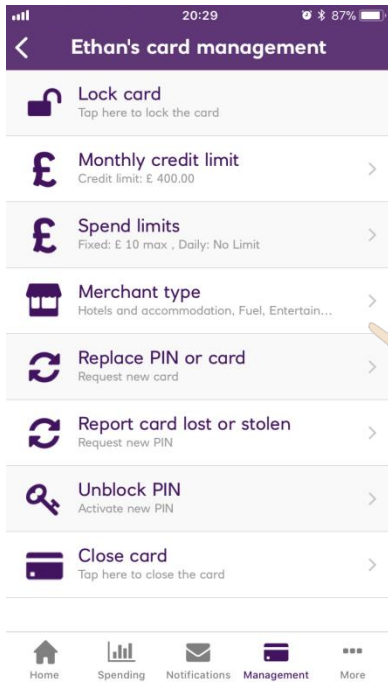
Authorised signatories and user department heads

To amend, enter your requested merchant types. Once you have made your changes, press **Save** at the bottom of the screen.



Users

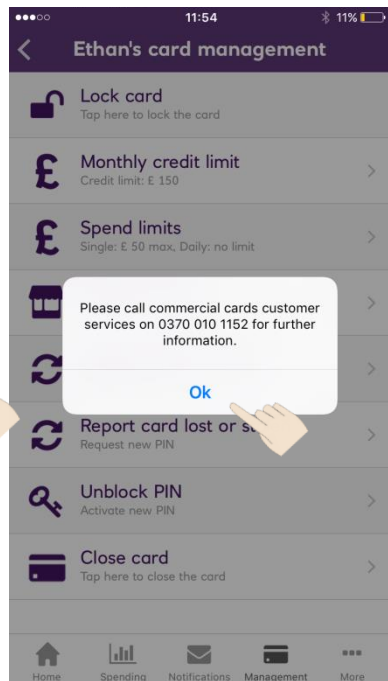
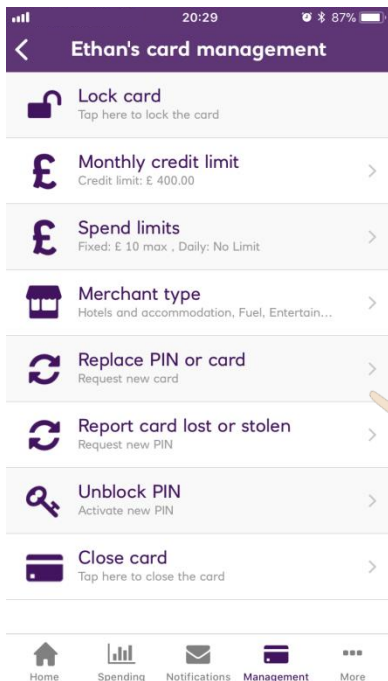
To increase your allowances tick your requested Merchant types. Once you have made your changes, press **Change request** at the bottom of the screen.



9.6 Replace PIN or Card

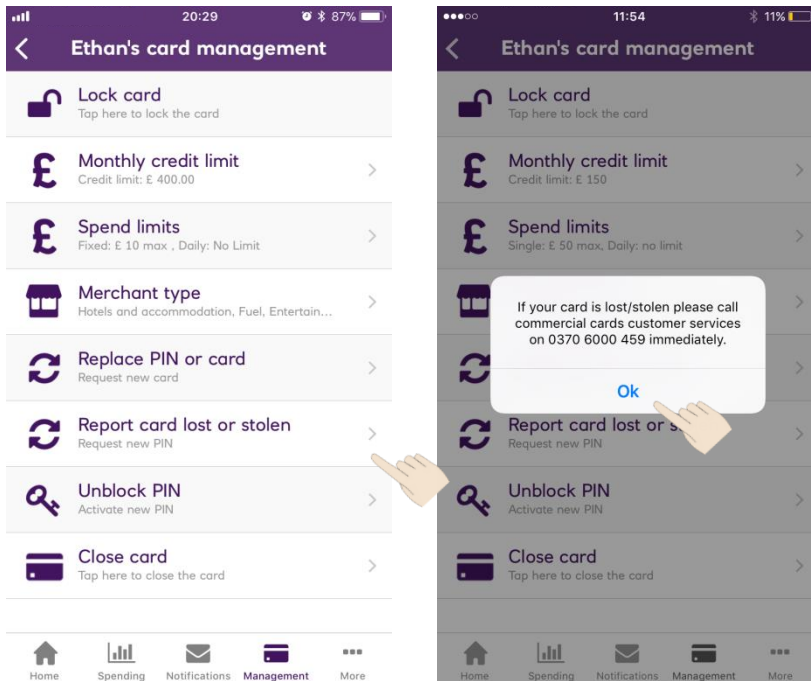
This feature is not currently available via ClearSpend please call commercial cards customer services on 0370 010 1152.

If you have lost or stolen your card. Please call commercial cards customer services on 0370 6000 459 immediately.



9.7 Report card lost or stolen

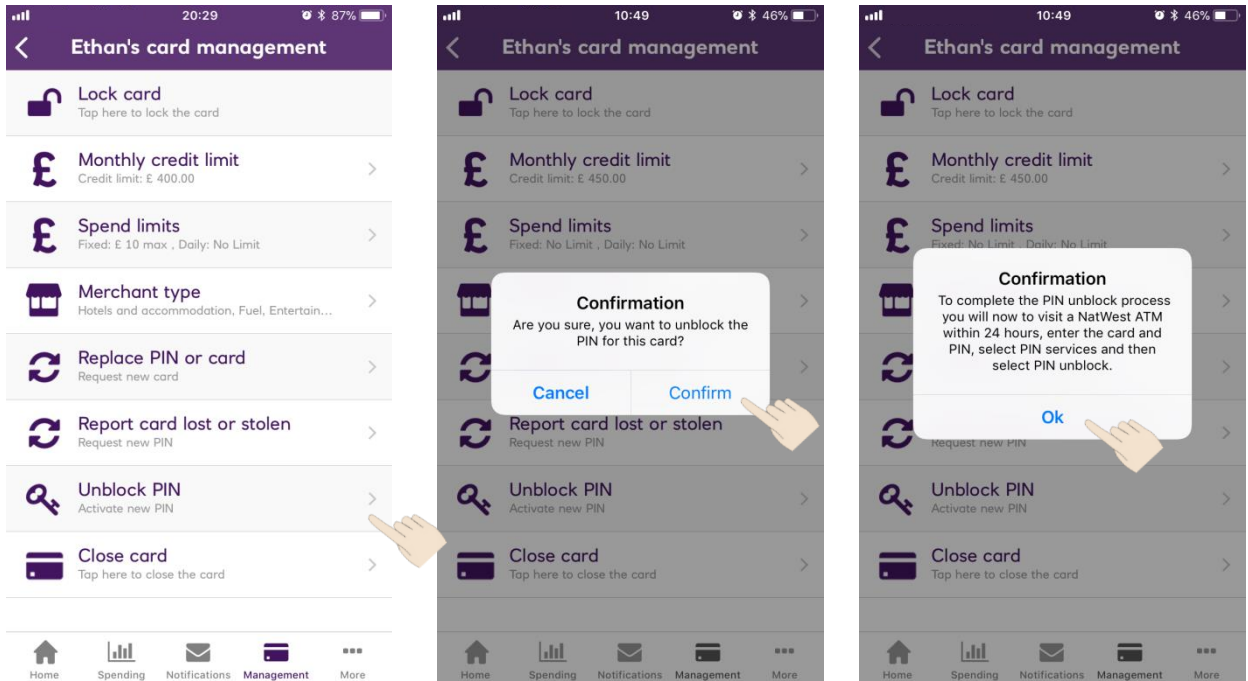
This feature is not currently available via ClearSpend if you have lost or stolen your card. Please call commercial cards customer services on 0370 6000 459 immediately.



9.8 Unblock PIN

If a cardholder has entered their PIN for their commercial card incorrectly 3 times it will become blocked. This option allows you to carry out the first step of unblocking the PIN. After which the cardholder will need to visit a NatWest ATM within 24 hours, enter the card and PIN, select PIN services and then select PIN unblock.

To unblock a PIN select **Unblock PIN** and **Confirm**.



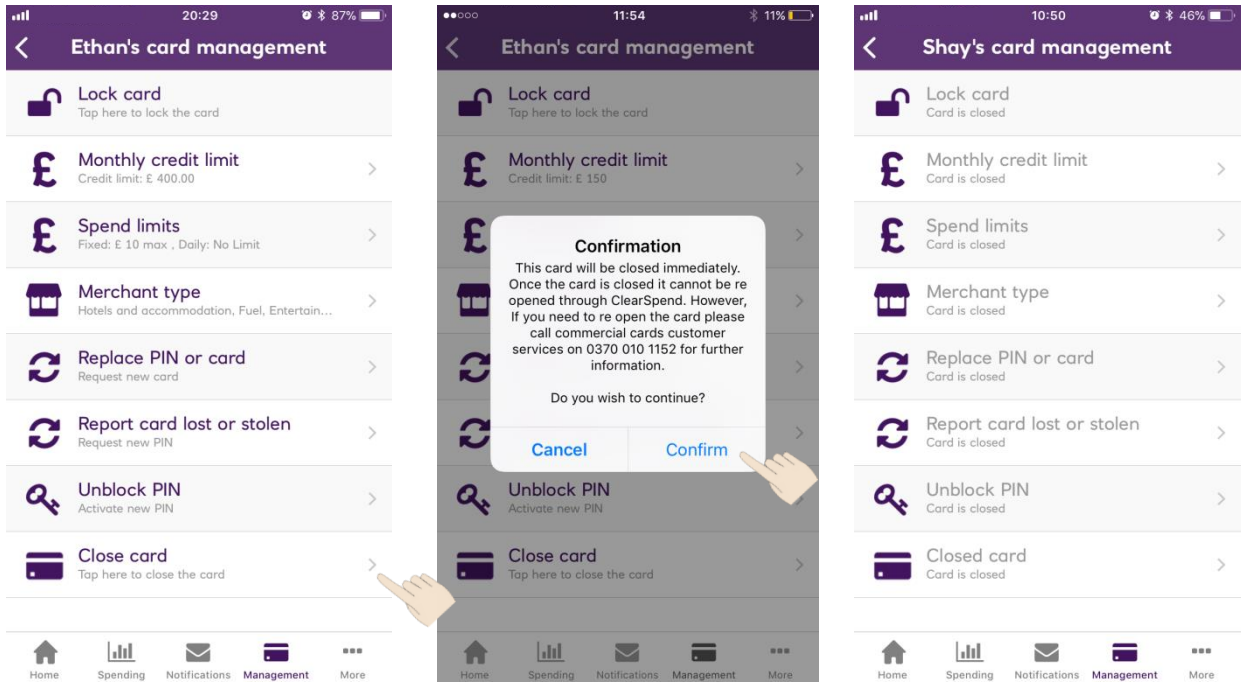
9.9 Close card

Authorised signatories and user department heads only

This will close a cardholders card. Once closed it cannot be re opened via ClearSpend please call commercial cards customer services on 0370 010 1152.

To close a card select **Close card**. Once closed the user should also be disabled from ClearSpend. To disable the cardholders ClearSpend user ID please see section **6.1.2.4**. If a user is disabled, they cannot access the web or mobile application.

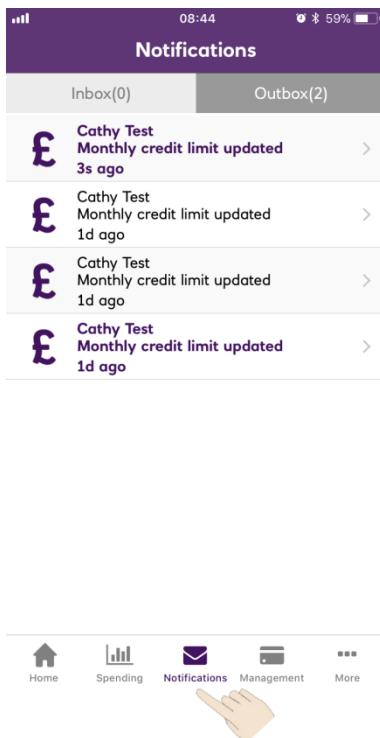
Please do not use the **Close card** functionality if you have lost or stolen your card. Please call commercial cards customer services on 0370 6000 459 immediately.



10 Notifications

Notifications is where a user can see their Inbox and Outbox messages relating to card control updates and card control requests. Inbox messages may need you to review and take action. Outbox messages are generated as a result of the user making card control updates, sending card control change requests or approving card control change requests.

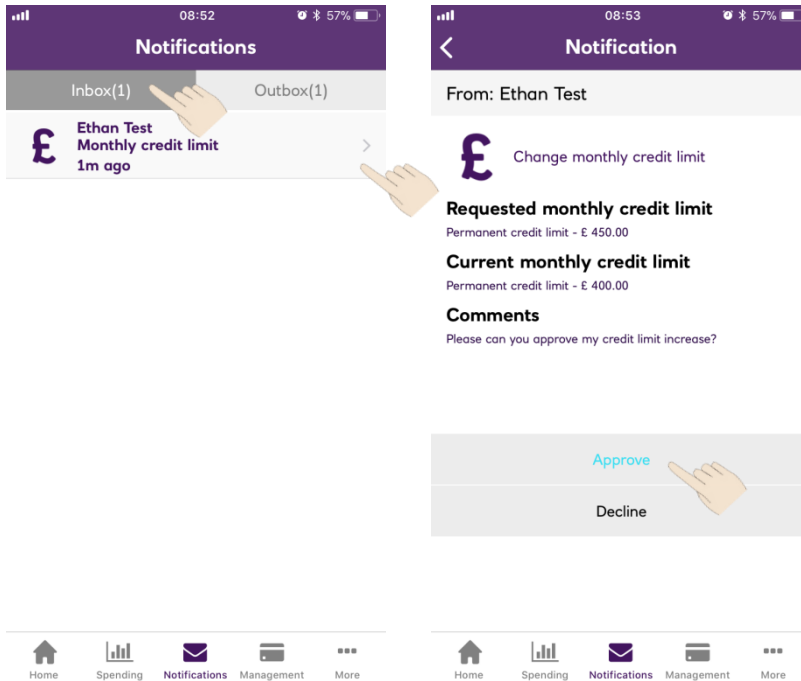
Select the **Notifications** menu from the bottom navigation screen.



10.1 Card control requests

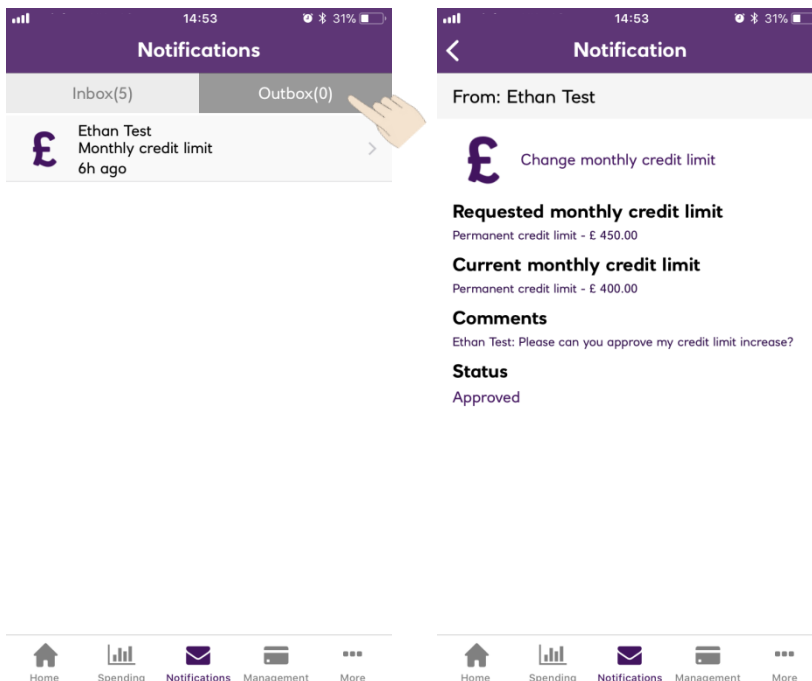
Authorised signatories and user department heads

Select the **Inbox**. This will show you any card control updates made against you by your department head. It will also show you any pending card control requests from cardholders that need you to approve or decline. To Approve, Decline or Escalate select the notification and select the Approve, Decline or Escalate button.



Users

Select the **Outbox**. This will show you the card control requests you have sent to your department head.

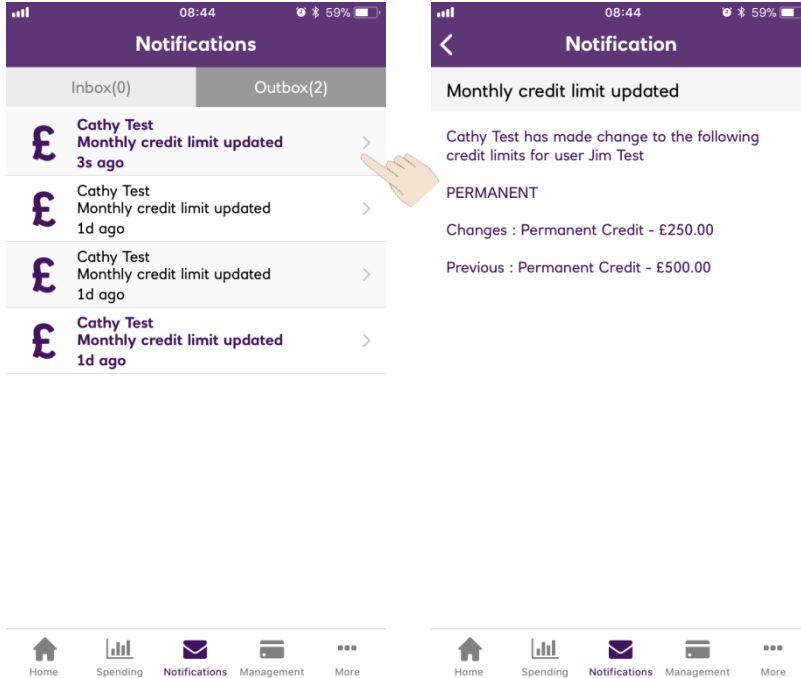


10.2 Card control updates

Authorised signatories and user department heads

Select the **Outbox**. This will show you the card control updates you have made against cardholders.

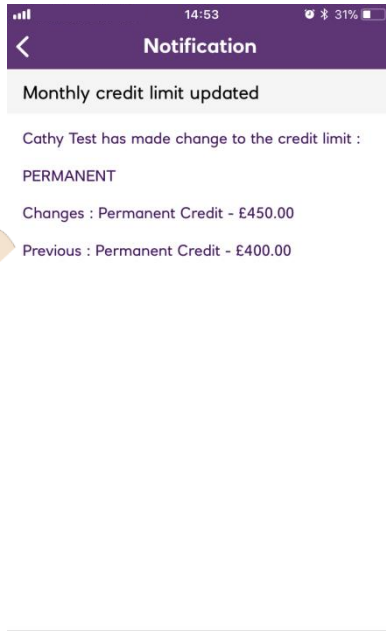
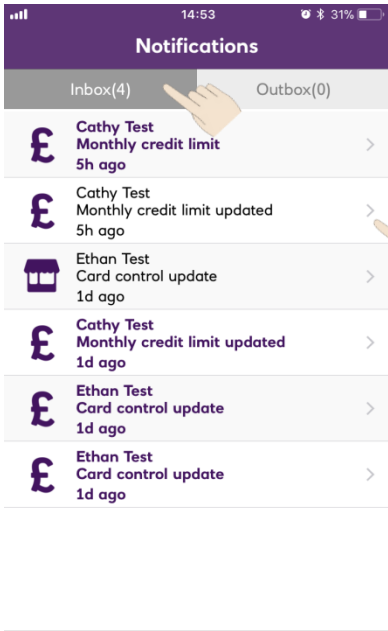
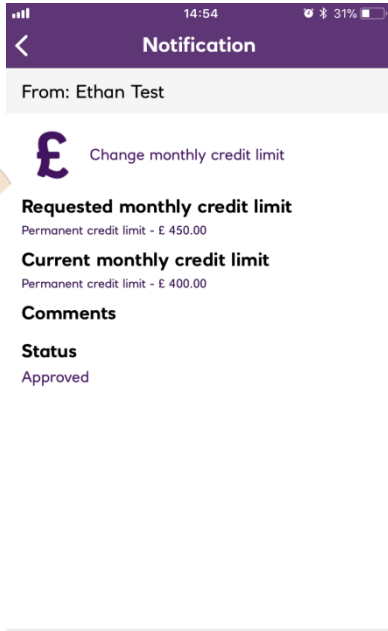
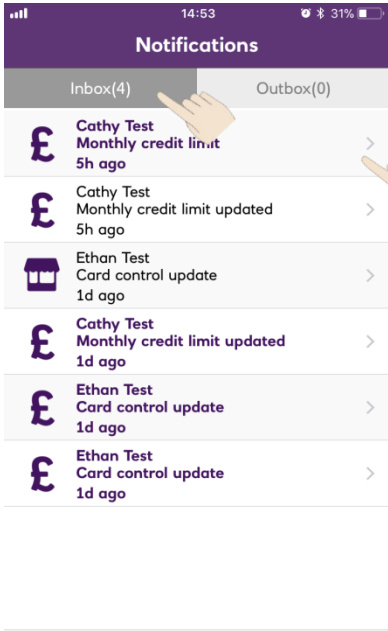
It will also show you any approved or declined card control requests from card holders.



Users

Select the **Inbox**. This will show you any card control requests you've sent that have been approved by your department head.

It will also show you any card control updates made against you by your department head.





NatWest

Calls may be recorded. Rates and call charges from different networks may vary.

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